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**INVESTIGATIONS ON BUILDING A FOOD MARKETING POLICY EVIDENCE
BASE IN NIGERIA**

CNTR 04 5785

**BRIEFING REPORT
November 2005**

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and
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Details of contact addresses, individual and commodity studies and the full project reports are available at: www.dur.ac.uk/nigerian.marketing. The chapters provide the views of the author(s) only and not necessarily those of the other contributors to the programme or the funder.

EXECUTIVE SUMMARY

Understanding access to markets and the institutions of the food sector is a major challenge for pro-poor growth. Pro-poor growth in the food sector will not only raise incomes (for poor producers, poor traders and the poor who operate in related sectors, notably transport), but will also reduce the cost of food for poor consumers. It will thus reduce the vulnerability of the poor in general. This report presents results of a short programme on access to different types of market (principally food and transport) and the linkages between markets (food, transport, credit etc.) conducted by 15 researchers across Nigeria's major regions, using an innovative networked research approach. The study incorporates syntheses of previous studies with new field research. It aims to make a significant contribution to building a food marketing policy evidence base across Nigeria.

There is a shortage of specific knowledge and understanding of formal and informal market institutions and their impact on urban food systems in Nigeria today: most empirical information on Nigerian rural trade was conducted prior to the 1990s. The case studies of commodity types provide specific empirical information for different regions of Nigeria for the same period on specified marketing issues. Conclusions from the project should contribute to policy agendas (within state and federal ministries, government agencies, donors and NGOs) for pro-poor growth in connection to rural livelihoods and food security.

The studies of different commodity chains and market institutions demonstrate the important role they can play in reducing poverty, while also identifying those bottlenecks where the institutions may be acting to reduce access to markets for the poor. Where market institutions are working to support pro-poor growth, they can lead to greater private sector investment in agriculture and the food trade; increase competition amongst traders that can raise producer prices and reduce consumer costs; improve the livelihoods of poor producers, processors and traders; build up cross cultural social capital and reduce conflict potential.

The evidence from this study has shown that the precise package of constraints shaping commodity chains differs from commodity to commodity, from market place to market place and from season to season, but that facilitating factors often exhibit similar characteristics (flexibility, informality and trust being keynote features). Because interlinkages are commonly complex, injudicious intervention at one point in the chain can cause adverse repercussions for the poor elsewhere.

Policy recommendations

The following recommendations are relevant for all donors. Where targeted at specific stakeholders, these are indicated. Specific recommendations for individual government sectors are provided in the conclusion to the report.

1. Promoting associations that support access of the poor to markets

- *Local (and state) government should recognise the roles of the trader associations and involve them in strategies to encourage more trade, improved access to markets for the poor and competition*
- *Evidence suggests that well intended resources put into producer associations may not be the most effective way of giving bargaining power to producers .*
- *NGOs should be encouraged by donors and government to develop consumer associations which will give poor consumers more power.*

2. Identifying the appropriate role of the public sector in providing better market places for the poor

- *Local governments need to ensure there is greater trader competition through providing more market space*
- *State and local governments should stop selling subsidised market stalls since this does not tend to help the poor. These resources could be better targeted.*
- *Poor services in markets and lack of security have resulted in more private provision through vigilantism and in some cases contracting out market management to private companies. Local governments should explore the benefits, difficulties and processes of this: donor and central government will need to commission studies.*

3. Expanding access to market information on prices and standards

- *Donors and NGOs should encourage linkages between poor producers, traders and consumers who need information by funding (i) access to telephones for the poor, (ii) networking exchanges and (iii) trusted suppliers of information for the poor that is not public sector or donor led.*
- *NGOs and schools should offer market-based education on measures and quality standards.*
- *NGOs should support the regulation of standards through collaborating with associations of traders, producers and consumers, as well as the media (using avenues such as radio phone-ins)*

4. Recognising the positive and negative impacts of intermediaries on pro-poor growth

- *State and local government should make decisions concerning the impact of market and transport intermediaries on poverty alleviation based on the locally specific evidence base. This should identify both the benefits of intermediaries and those specific occasions where intermediaries exert excessive control over market places.*

- *When reorganizing urban markets, local government needs to take particular care not to disturb the employment niches occupied by the poorest (such as petty retailers and porters)*
- *NGOs could provide local governments with information on potential cartel type behaviour by intermediaries affecting poor producers and consumers by carrying out price studies of particular markets and commodity chains with analysis of daily prices*

1. INTRODUCTION

Understanding access to markets and the institutions of the food sector is a major challenge for pro-poor growth. Pro-poor growth in the food sector will not only raise incomes (for poor producers, poor traders and the poor who operate in related sectors, notably transport), but will also reduce the cost of food for poor consumers. It will thus reduce the vulnerability of the poor in general. This report presents results of a short programme of work on access to different types of market (notably food and transport) and the linkages between markets (food, transport, credit etc.) conducted by 15 researchers across Nigeria's major regions. The study incorporates syntheses of previous studies with new field research and thus aims to make a significant contribution to building a food marketing policy evidence base across Nigeria.

Background

DFID Nigeria is committed to supporting the food marketing system through a number of programmes in order to ensure growth in commodity and service markets that offer pro-poor opportunities. However a more comprehensive evidence base on which to base these policies is needed.

The lead researchers carried out a scoping study (R8330) during which they identified a number of specific issues related to food markets where there is a severe lack of empirical evidence. DFID Abuja selected three core themes from our list which could feed in directly to supporting their existing programmes. These topics thus form the focus of our current study:

1. Understanding urban food markets: how can such markets best supply the urban poor consumer with good quality food at affordable prices.
2. Understanding transport markets: efficiency of transport markets and means to improved market access.
3. Understanding the linkages between different markets – transport markets, credit markets, labour markets, food markets - and making linkages in these markets across the formal and informal sectors.¹

¹ A study of the role of inter-ethnic trade and market interaction in conflict initiation and development and in conflict resolution has been undertaken as a separate project. Other topics which could form the *focus for further research programmes* include: a) Understanding credit markets: credit availability among different producer and food trader types and implications of middleman credit supply, b) Understanding how to support and facilitate entrepreneurship that contributes to local economies and improves urban food supply, c) Understanding the role of markets and trade in spread of STDs (notably HIV/AIDS) and the potential role of traders, transporters and market institutions in supporting HIV/AIDS programmes; d) Understanding current informal market information systems and how market; e) Understanding individual market chains/networks, notably the perishable vegetable chain (whose smooth working is essential to the health of urban populations); f) Understanding the informal regulatory climate which governs markets, market access and trade: vigilantes, trader and transport associations/unions etc. - and gauging the potential for improvement; g) Understanding the role of private sector associations and organisations in lobbying for policy change and greater accountability.

Understanding markets and making them work for the poor in Nigeria

To make markets work for the poor requires greater understanding of existing market systems. The research problem addressed in this current project is the lack of specific knowledge and understanding of formal and informal market institutions in Nigeria and their impact on urban food supply systems. It explores the systems which govern the marketing opportunities for producers and the mechanisms of marketing food in urban areas.

There is a wide range of highly complex formal and informal institutions that shape Africa's food marketing systems: different types of association and self imposed rules, in addition to national legal systems that affect how trade is done. Very little is known about how these formal and informal regulatory systems currently operate². For example, the positive contribution of both urban-based and rural-based traders in providing an essential service to urban consumers has not been adequately analysed. We need this information if we are to improve access by producers to suitable markets and thus enhance urban food supplies, and also secure income and livelihoods.

Project outputs

Through our earlier literature review and Jos pilot (from R8330), combined with synthesis of the 15 centre-specific case studies of food marketing issues and related transport markets, and our analysis of market linkages, we have been able to explore the impact of market institutions on pro-poor growth in Nigeria. Benefits of the approach taken in this study include the following:

- The studies provide specific empirical information for different regions of Nigeria for the same period on specified marketing issues.
- Each case study provides basic information on markets for circulation to local stakeholders (state government, NGOs, local universities) and thus can help inform state development programmes and regional planning strategies.
- Identification of good practice and understanding of the potentialities and constraints which may be imposed by specific local contexts. Dissemination of material on good practice and its potential for adoption to federal ministries, government agencies, donors, NGOs and other stakeholders should, where practicable, promote its extension across the country.
- Our analysis of linkages between different markets (transport, credit, labour, food) in different areas of the country aims to contribute to a broader understanding of how, why and to what extent different markets interlink or fail to interlink on the ground and the role of both local and national context in shaping market interlinkages. An understanding of the nature and scale of linkage is an essential precursor to interventions by


² This argument is well supported by our project R8330 Literature Review: Gina Porter, Fergus Lyon, Deborah Potts and Tanya Bowyer-Bower, May 2004: available on the current project website.

- policy makers, since inappropriate interventions in one sector of one market can have unforeseen and wide ranging repercussions across markets.
- The training programme undertaken through our two workshops has contributed not only to promoting a focus on understanding market issues in Nigeria but also a network of researchers focussed on food supply issues which can be drawn on for future studies and policy advice where and as these are required.
 - Conclusions of the work should contribute to wider policy agendas (within DFID, other donors, national governments and NGOs) for pro-poor growth in connection to rural livelihoods and food security. Our preliminary consultations in Nigeria, prior to the start of this project, indicated an urgent identified need for input on these topics into ongoing programmes within DFID (*ProPCom, Drivers of Change/conflict resolution, development of Ekiti access project, ProFin S*); the World Bank (*Fadama II, RTTP*); IFDC (*Market information*) and the ministries (notably transport – *RTTP*-related). There is also potential for this evidence-based research to support other current and future donor programmes , other current and future government programmes, current and future NGO, CBO/ civil society projects and programmes and private sector actors and institutions, whenever knowledge of transport, labour, credit and food markets is required.

Review of key themes

A conceptual framework for this project was developed from a previous study (R8330) which reviewed the literature of market institutions and urban food supply for sub-Saharan Africa. It suggested that there is a wide range of organisations and institutions that are used to enforce regulations and create new opportunities. These can range from illegally based organisations through to formal and less formal organisations and relationships, and even norms and customs in a particular cultural context. The table below sets out a simplified framework for classifying these types of organisation (while recognising that formal and informal categories may overlap)

Table 1.1 Types of marketing organisations and institutions

Formal	Informal	Cultural Norms
		
National Government	Traditional authorities	Customs and trading
Local Government	Trade Associations	practice
Parastatals	Community groups/CBOs	Reciprocity
NGOs	Community membership	'Rules of the game'
Unions	Trust based relationships	
Large-scale private sector firms	Youth vigilante groups	
Co-operatives		
Consumer groups		
Legal systems		

The literature review illustrated that, despite the presence of much detailed, if slightly outdated, empirical information on Nigerian rural trade (much of which was conducted prior to the 1990s), there is clearly a shortage of specific knowledge and understanding of formal and informal market institutions and their impact on urban food systems today.

We list below some of the broad but key questions which emerged from our literature review and which have been pursued through the case study research in the current project.

Key questions on commodity chains/networks

- How do individual commodity chains work through from rural, peri-urban and urban producers to urban and rural consumers?
- What are the implications for the livelihoods of the urban and rural poor?

Key questions on trader roles

- What roles are private traders currently playing in the urban food supply system? What institutions and types of regulation shape their activities?
- How are current trader patterns gendered in Nigeria? To what extent does this gendering impact on formal and informal institutions? What are the implications for gendered livelihoods?
- How does ethnicity shape current marketing patterns? Can excessive ethno-domination be mediated/regulated by formal/informal institutions?

Key questions on control of market space

- To what extent and in what ways is access to market space controlled in Nigerian markets?
- What are the consequences for individual trader and producer-trader types?
- Who is currently excluded and with what consequences?
- To what extent does central and local government currently regulate access to market space? With what consequences?

Key questions on market information

- What are the principal channels of information currently used by traders of different types?
- How important are personal networks for information gathering?
- Are there specific information brokers? If so, how do they operate?
- How much use is made of government information outlets?
- What are trader perceptions of government information channels?
- If these were improved would they be used more? If so, how could they be improved?
- To what extent are mobile telephones used along different components of the marketing chain? What are the barriers? What is the future potential?

Key questions on credit provision

- What credit provision is available to key trader types along the urban food supply chain?
- What proportion at each level comes from formal as opposed to informal sources?
- What interest rates are applied?
- To what extent have microfinance schemes assisted in credit provision among the various trader groups?
- Can credit provision be improved? How?

Key transport questions

- How is the existing transport system organised to bring food supplies to urban markets?
- Who else may be able to provide transport but is not allowed access at present?
- What are the regulations and institutions (formal and informal) regulating access to fuel?
- What are the regulations and institutions (formal and informal) regulating access to routes and lorry parks?

Key questions on consumption

- What are the buying patterns of different types of consumers?
- Where do poorer consumers buy their food?
- What types of food do poorer consumers buy?
- What are the restrictions on poorer consumers in accessing lower-priced or better quality food?
- What progress have supermarket operations made in Nigeria and what is likely to be their impact on consumers over the next decade?

Key questions on food safety regulation:

- Which government regulations in place to protect consumers currently have any real impact on food safety?
- Which regulations in place are enforced? Which are not enforced? Why not?
- How can enforcement of regulations be improved? (including trader and government perceptions)

Key questions on consumer associations:

- What consumer groups are operating in Nigeria?
- How do they operate and what do they do?
- What political representation is there for poorer consumers?
- Is there potential to increase their voice?

Key questions on central and local government roles:

- What is the current pattern and level of central and local government involvement in urban food supply, marketing regulation and facilitation?
- Is it sustainable?
- Is there potential to increase their involvement? In which areas?
- Is there need to reduce their involvement (i.e. reduce excessive regulation)?

Key questions around legislation:

- What are the laws and regulations
- How do they affect (positively or negatively) different groups (in particular urban and rural poor)
- How are these enforced (examples if known)?
- What restrictions are there on enforcing this law?
- What compliance costs?
- How do people get around it?

Key questions re standardisation of weights and measures:

- What types of weights/measurement are currently prevalent among different trader groups and different markets?
- What government legislation re weights and measurement is currently in place?
- To what extent is it enforced and with what consequences?
- How do different types of traders perceive the weights/measurement issue? How do regulators perceive it?

Key questions on trader associations:

- To what extent are trader associations active in different markets and commodities?
- What is their role?
- Do they improve the access of the urban and rural poor to safe, cheap food? If not, why not?
- To what extent do they include or exclude informal producers?
- To what extent could they be improved to provide a better service to producers, traders and consumers?

Key questions on pricing:

- To what extent does price setting among trader groups occur in markets?
- What are the consequences for individual producer and trader types and for rural and urban consumers?

Key questions on youth vigilante groups:

- How prevalent are vigilante youth groups in the study locations?
- What do they do?
- In what ways and to what extent do they improve or hinder food supply to the poor?

- In what ways and to what extent do their activities impinge on producers, specific trader groups and other stakeholders?

Key questions on NGO involvement:

- What is the current pattern and level of NGO involvement?
- Is it sustainable in the long-term without large-scale subsidy?
- Is there potential to improve NGO/Local government collaboration?

Key questions on the role of traditional authorities:

- What is the current pattern and level of involvement of traditional authorities in marketing regulation and facilitation in the case study locations?
- Is it sustainable?
- Is there potential to increase their involvement? In which areas?

Key questions on alternatives to traditional intermediaries/ forms of supply to urban markets:

- To what extent do the alternatives to traditional intermediaries (contract farming, coops, etc.) play a role in urban food supply in case study locations?
- In particular, what progress have supermarket operations made in Nigeria and what is likely to be their impact on producers, conventional traders and procurement patterns over the next decade?
- What are local attitudes to these various institutions?
- Is there a potentially larger role for any of these alternatives in rural urban food supply (given that the volume of food items the marketing system will need to handle over the next 20 years will be substantially larger - possibly double - current volumes)?

The Nigerian policy environment towards food marketing

Tension and mistrust between the public and private sector in the produce marketing field has long been a characteristic feature in Nigeria. Nonetheless it is important to examine ways in which the public sector can support private initiative, while bearing in mind the historical context of frequent antagonisms between the two. Food insecurity in Nigerian cities is relatively invisible to policy makers and is still scarcely recognised in contemporary political debate. This is particularly disturbing since urban poverty will most probably become the dominant source of food insecurity in the 21st Century. While democratisation and decentralisation, in theory, strengthen local and municipal governments, this places increased demands on their already strained capacities. They are commonly unable to cope adequately because weak capacity and limited financial resources are characteristic of conditions at this level.

In terms of central and state government, policymakers have tended to focus less on urban food insecurity than on food insecurity in rural areas, where it is

typically a more seasonal and community-wide phenomenon. There has been little interest in produce trading systems. With regard to transport markets, most intervention is limited to infrastructure such as road building.

In terms of Local Government, City and Local Authorities have a range of potential responsibilities that are associated with urban food security and food marketing. However, as Ellis and Sumberg (1998) point out, it is important to be cautious about the capabilities and constraints faced by municipal and government authorities, “and not to advocate measures that are unenforceable, unsustainable or susceptible to capture by stronger social groups at the expense of the weak” (p.220). The major constraints on local government include ill-defined constitutional powers, lack of staff capacity to design and implement programmes, lack of financial resources, central/state government influence/interference, corruption and a lack of dialogue with the private sector. The fact that market taxation is commonly their main source of revenue, given the failure of other forms of taxation, is highly significant. They collect levies but fail to supply electricity, water or sanitation: this is a cause of substantial argument with traders and trader associations. Many of the public health laws, by-laws and ordinances are out of date and irrelevant to contemporary local food conditions. On the producer side, there seems to be poor representation and little ability to lobby local government among small-scale farmers.

In Nigeria, producers, consumers and micro enterprise traders have a lack of trust in formal legal systems. The problem of enforcement and its entanglement with rent seeking practices is widespread. Successful use of legislation requires the ability to enforce compliance and transparency of the process of enforcement. Regulation of profit making activities can create substantial opportunities for corruption.

Background and project framework

The researchers leading this study carried out a scoping study of food supply issues in Nigeria (R8330) in January 2004³. This involved a literature review of market institutions and urban food supply in sub-Saharan Africa, field testing in one location with collaborators from the University of Jos regarding the relevance of issues identified through the literature review, individual consultations with key federal government staff, NGOs, DFID and other donors and academics, and a seminar/stakeholder meeting in Abuja. This preliminary work led to the identification of a considerable number of specific issues related to food markets where there is a severe lack of empirical evidence on which policy makers and those advising them in Nigeria can base their decisions.

The Jos study suggested that marketing bottlenecks are commonly location and commodity specific; that transport bottlenecks are pervasive; that commission

³ Porter, Bowyer-Bower, Potts, Lyon, Adepetu, Olaniyan, Daloeng, Mulenga, Mumba: Improving market institutions and urban food supplies for the urban poor: a comparative study of Nigeria and Zambia: scoping phase, R8330 Scoping review inception report to DFID May 2004.

agents will probably continue to play an essential role in marketing until/unless alternative means of providing timely credit and inputs are available; that market interactions can both create and resolve conflict; that governance issues (insecurity, corruption, rent seeking, etc.) are a pervasive theme and encompass misdemeanours in both private and public sectors; and that poor urban and rural consumers have little voice in shaping and regulating the market environment. We needed further evidence to either confirm or refute these very preliminary perspectives on Nigeria's urban food marketing system, given that they drew on one small case study and focused on just one commodity.

Links to PrOpCom and Drivers of Change

This project owes its existence, in part, to a peer review of four state marketing studies which we were asked to prepare for DFID Abuja. That peer review in turn, became one of two ToR briefing papers for the PrOpcom project. We were subsequently asked by DFID Abuja to prepare this study of market institutions as a preliminary research resource on which PrOpCom could draw. With DFID approval, the seven individual commodity reports have been forwarded to PrOpCom, which is only now embarking on its main programme of work.

Drivers of Change provided an important political economy background resource and specific material on youth vigilantism, religious and ethnic context, anti-corruption, etc. The interim reports have helped inform the approach taken in this study. The complex mix of coercion with consensus, flexibility and responsiveness identified as key features of Nigeria's structural environment in the Drivers of Change studies are mirrored in many of the specific conclusions reached here.. The gatekeeper organisations and interpersonal relations of trust between market actors that underpin market operations clearly resonate with the emphasis placed on gatekeeper organisations and agents (and their limitations) observed in the Drivers of Change report. In both Drivers for Change and our own marketing study, the ultimate key to improved conditions is identified as transformation of the institutional environment in which individuals and gate-keeper organisations must operate.

Developing the networked research approach

Our current project design has drawn directly on the approach taken in a highly successful DFID/World Bank/SDA-funded transport project across Africa and Asia, *Balancing the Load*, in which one of the authors of this report was involved⁴. The networked approach can enable the delivery of effective results in a short time period over a wide geographical area. It provides a highly cost-effective means of recruiting, training and employing a committed group of researchers, some of whom may have had little previous research experience but are keen (and judged able) to learn.

⁴ Described in Priyanthi Fernando and Gina Porter (eds) 2003: *Balancing the Load*, London: Zed Press.

We started with requests for expressions of interest to specific academics and a few NGO and government staff resident in different locations across Nigeria. We aimed to recruit about 12 researchers, with 2 working in each of 6 regions. Selection of participants was based on their ability to write clearly and their past experience. Each potential participant was required to sign up to the following agreement: (1) participation in a one-week project preparation/training residential workshop, where they would be helped to design an individual small project for execution in their own work or home location, (2) a short mid-project progress report on their small research study, (3) a second one-week workshop where they would present their research results, receive comments from all project participants, be advised if they needed to collect additional material, and be assisted in the preparation of a final report, (4) delivery of their case study report no later than one month following the second workshop.

Our time frame was very short because DFID Abuja wanted results of the studies as quickly as possible. The first project workshop was held in December 2004⁵, the review workshop in March 2005 and the final reports from the Nigerian researchers were accepted in May 2005. We contracted 15 researchers to provide studies (12 new researcher studies and three studies in the Jos region⁶ to build on our earlier pilot). All of the 15 researchers we contracted have produced reports.

Using a networked research approach to address our three core themes

Obtaining sufficient material to understand Nigeria's transport markets, urban food markets and the linkages between markets, all within a 10 month period, with a very small budget, has been quite a challenge. The networked approach has enabled us to achieve considerable regional coverage, but clearly we could not expect our collaborators to cover all themes and all commodities in their region. Instead, we asked each researcher to focus on one commodity in which they had experience/knowledge and to focus on one or two of the key issues identified by our literature review and Jos pilot (see above), within a commodity chain/network framework and with particular reference to formal and informal institutions. The key issues identified through the literature review are central to understanding our first two core themes: understanding transport markets and understanding urban food markets. For each broad commodity type, in each regional context, we thus tried to achieve some coverage across these diverse but interconnected issues. The project leaders have then synthesised information from the individual case study material to identify broad patterns and trends.

⁵ It was delayed by a threatened general strike.

⁶ The Jos University collaborators (Professor Adepetu, Professor Olaniyan and Mr Daloeng) were to have organised the two workshops in Jos, but due to the conflict in Jos (and associated concerns about insurance cover), Durham University required us to hold the workshops in Abuja. We therefore asked our Jos collaborators to develop their work from the pilot studies because they could not organise the workshops. The workshops were organised directly from UK instead.

Researcher background, case study topics and regional coverage

All our Nigerian researchers came from academic institutions (universities and research institutions), because none of the NGO or government staff we approached expressed an interest in participating. Their academic backgrounds are principally geography, food technology or agricultural economics, though one (Dr Adamu) is a sociologist. These varied disciplinary perspectives bore positive fruit in our workshop discussions, helping shape both the field research and subsequent analysis.

In selecting our researchers, we had to balance our desire for adequate regional coverage with researcher interest in the project and a very modest budget which only provided for researchers to undertake the study from their home/work base⁷. Consequently, our regional coverage was better in some areas than others: two studies were based in north-western Nigeria (Sokoto), one in north-eastern Nigeria (Maiduguri), four in Plateau State (three in the Jos region, one off the Plateau in Jengre), one in north central Nigeria (Zaria region), two studies in the south west (one in the Ibadan region, one in Abeokuta), three studies in south-south and south-east Nigeria (all comparative two-city studies in Enugu and Benin) and one in Delta State (Warri).

Each researcher's commodity focus and specific topic of research was not confirmed until after considerable discussion at the first workshop (held in Abuja in December 2004). Although each participant came to the workshop with provisional ideas about their own topic theme and commodity, the final selection was based on a balance between their previous work, knowledge and interests, the limited funds and time available for the project, and the potential for linkages between studies. Generally, we asked researchers to build on their own previous work in their case study region. The commodities we finally selected were livestock, maize, cowpea, vegetables, fufu, gari, and fish, thus giving a reasonable diversity of food types and the potential to make some useful links and comparisons.

Livestock is the focus for three researchers: two working in the north-east rearing region, one in the south-west consuming region: this allows us to follow the livestock chain from the collecting markets through to the city butchers in Ibadan. Trader networks, security, transport institutions and insurance are key themes linking these studies. We also have one study focussing on fish. We did not anticipate including fish in our project, but Professor Ikporukpo demonstrated to all the collaborators that this study could provide important perspectives on ethnic trade networks, transport and market access. Both livestock and fish play an important dietary role, though in Nigeria the cost of animal protein, in particular, limits its accessibility to the poor. However, a considerable number of

⁷ Each researcher received an honorarium of £1000 (paid in three instalments over the course of the project): this had to cover all their travel and other expenses pertaining to the research. The researchers obtained no other funds from the project, apart from travel to the two workshops.

very poor people obtain their livelihood through their participation in herding, fishing and portage of these commodities.

Maize features in two studies from northern central Nigeria: Jengre, in Plateau state, and Giwa in Kaduna State. Both are major grain trading centres located within important maize producing areas. The studies cover a wide range of issues from measurement and credit to the role of the diverse trading agents and transport and allow us to draw comparisons between arrangements in the two centres.

We have two cowpea studies, one based at the centre of a major producing region (Maiduguri, in Borno) and one in a distribution and consumption centre (Abeokuta, serving consumers in south western Nigeria). Cowpea is a very important source of cheap protein for both the urban and rural poor in Nigeria. The Maiduguri study focuses particularly on measurement and access to credit, the Abeokuta study on measurement: both consider the role of trader associations.

Gari was the commodity for three studies, all of which examined and compared marketing in Benin and Enugu. Gari, manufactured from cassava, plays a particularly important role in southern Nigeria as an urban convenience food. The reports consider different aspects of the gari chain and the urban market institutions which regulate the trade, including market information, credit provision, transport institutions, control of market space, security, trader associations, food safety and measurement.

Vegetables are also included within the project, although they had also been the focus for our earlier pilot on the Jos Plateau. The three studies extend the information gathered in January 2004, by providing further detail regarding producer-trader relations, market security and retail trade to Jos urban consumers.

Evaluating the networked approach adopted

The review of coverage above indicates that the networked approach allowed us to achieve:

- Timely review of a complex topic across diverse regions of a large country. While our regional coverage was not complete, and we have better coverage for some regions than others, there is no other way that we could have achieved similar coverage over the same short period. If we had used one research team for the whole country, this would have had to be supported by local staff in each location, because of the diversity of local languages prevalent in market contexts.
- Cost effectiveness. Because each researcher was working in their home location, we did not have to pay extensive travel costs. The researchers incorporated the studies into their everyday work.
- Creation and capacity building of a network of researchers

On the negative side, the fact that our team had diverse disciplinary backgrounds and interests meant that some studies are stronger on economic issues, others on food quality etc. However, this was to some extent compensated by the fact that researchers advised and consulted with one another during the planning workshop.

We were able to achieve adequate triangulation through the workshops and email exchanges between participant researchers, since although each researcher had a particular expertise in his/her own selected commodity and in-depth knowledge of the research location, all researchers had broad knowledge of other commodities and substantial cross-regional research experience in marketing issues. We were able to achieve further cross-checking through reference to earlier literature (fully researched for the literature review) and through the presentations made at the stakeholder meeting in Abuja to a wider audience of academics, practitioners and policy makers. Finally, Professor Ayodele Ariyo (Department of Geography, Ahmadu Bello University), an internationally recognised food marketing specialist, who was unable to participate in the study due to prior commitments reviewed the reports, thus providing a final check.

Overall, we are extremely pleased with the studies produced through the approach. While some may be considered stronger than others, they have allowed us to review a complex topic over a vast country, in an extremely short period of time, and at remarkably low cost. In the longer term there are further potential advantages: since the marketing network has now been established, it has allowed academics from diverse disciplinary backgrounds to interact and, consequently in-country capacity has been enhanced. Hopefully, this will lead to further collaborative work. Our Nigerian colleagues have also expressed their satisfaction with the results of this networked approach which has spread the opportunity to make a contribution rather more widely than is commonly the case in overseas-funded projects of this kind.

Organisation of the report

Ensuing sections of this report focus on major commodity groups. We have synthesised findings from individual papers to provide composite reviews and cut out overlapping material where there would be excessive repetition across studies. However, the individual reports can be consulted on the project website: www.dur.ac.uk/nigerian.marketing. We conclude the report with our synthesis chapter, including a range of policy guidelines for Nigeria-based and other policy makers.

2. ETHNICITY AND SOCIAL NETWORKS IN A FISH MARKETING SYSTEM, WARRI, NIGERIA

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Introduction

Fish is an important source of protein for the middle-class and elites across Nigeria, and also for poorer people in regions close to producing areas. Additionally, the fish trade offers substantial employment opportunities in many coastal and inland areas where fish is caught.

This study considers the marketing and transportation systems for fish in one coastal settlement, Warri, with particular reference to the socio-cultural milieu.

The basic issues addressed are:

- What is the pattern of gendering in the marketing and transportation processes?
- How do ethnic networks operate to facilitate or impede the marketing and transportation processes?
- What role do ethnicity and social capital play in the assignment, control and management of market space?
- To what extent does social capital facilitate the marketing process?

The attention on these issues may throw up other critical ones fundamental in marketing re-organisation and the access of food (in this case fish) to the urban poor. For instance, in the process of analysing these issues, impediments to an effective fish marketing and transportation will be identified and examined.

Study location

This study focuses on Warri, a city located about 109 km. from the coast, and the largest urban centre in the Western Niger Delta Region. With an annual growth rate of 9.84 percent (Imoroa, 2000), its population is now (2005) estimated to be more than 800, 000 (it was 218,000 in the 1991 Census). Three aspects of its location are of particular significance:

- It is around the meeting area of three ecological zones: mangrove swamp, fresh water swamp and lowland rainforest.
- It is at the boundary area of three ethnic groups: Ijaw, Itsekiri and Urhobo.
- It is the administrative capital of the petroleum industry in the Western Niger Delta Region.

The location of Warri around the transition zone of the mangrove swamp, fresh water swamp and lowland rainforest implies that, being the largest town in the western Niger Delta region, it is strategically placed to command the exchange of commodities from these zones. Significant as these zones are, a much broader categorisation of the region into an “upland” and a “riverine” delta or an “inner” and an “outer” delta is more meaningful in the context of this study. The upland or inner delta, made up of the lowland rainforest and parts of the fresh water swamp zones, is characteristically a producer of tuber food crops such as yam and cassava and related crops such as plantain. Fishing is the main occupation of the outer delta with some cultivation of plantain and cassava. Beyond Warri, towards the coast, only water transport is possible currently since there are no road links. Warri is thus not only an agricultural production boundary but also that of transportation.

Its location at the transition zone of three ethnic groups has resulted in its being one of the most, if not the most contested, urban areas in Nigeria. Each of the ethnic groups lays claim to all or part of the city. Consequently, ethnic conflict has become endemic in the city. The ethnic factor has been complicated by the city’s significance as a centre of the oil industry. Commonly referred to as *the oil city*, the contest in the city has both ethnic and economic coloration. The control of the crumbs from the oil companies has been fundamental in the ethnic conflicts in and around the city. This largely explains why the inter-ethnic conflicts in the city have been particularly violent since the 1970s when oil emerged as the mainstay of the country’s economy. Of all the incidences, those of the late 1990s have been the most vicious, marked by unprecedented loss of life and property.

The marketing and transportation processes of fish in Warri reflect this socio-cultural and economic complexities that have become characteristic of the city. The processes throw up not only ethnic and gender issues but also those of exclusion/inclusion. The largest fish market in the city - Ogbe Ijoh Market - provides an ideal setting for analysis. Ogbe Ijoh Market, located at the water-front is the first point of contact between riverine and upland traders. It was the first area to be settled in Warri and hence provided the nucleus around which the city grew (Lloyd, 1974). Until the 1990s, it was the most ethnically complex market in the city.

The inter-ethnic conflicts between the Ijaw and the Itsekiri and between the Itsekiri and Urhobo in the 1990s led to an ethnic segregation of fish marketing in the city. In particular, the Itsekiri and, to some extent, the Ilaje, generally perceived to be allies of the Itsekiri, regarded the market as unsafe, preferring Pesu and other smaller fish markets. Some Urhobos also preferred the inland Igbudu, which is generally perceived to be an Urhobo market. Although at the time of the fieldwork, Ilaje traders have started returning to the market, the population remained largely Ijaw and Urhobo, with the former predominating.

Methods

Data were collected in December 2004 and January 2005 in Warri, Delta State, the study location. A number of approaches were employed to obtain data from key actors. These are:

- Observation and reconnaissance.
- Focus group discussion.
- Semi-structured interviews.

In addition to these secondary sources were useful.

Observation and Reconnaissance were aided by the author's prior knowledge of aspects of the market, such as its location and ethnic character of key actors. The reconnaissance was used to obtain details on various aspects of the characteristics of the market, such as unions and administration of the market. This proved very useful in subsequent stages of data collection. For instance, whereas the author thought that there was only one central union of fish traders, it turned out to be two for each of Ijaw and Urhobo traders and another for Ilaje traders. Furthermore, the existence of the position of a central market chairman distinct from a Union Chairperson, was not envisaged.

Apart from observing the physical structure and arrangement of stalls in terms of the type of fish sold in given areas and the location of ethnic groups within the market, the haggling process in several instances was also observed. The latter provided information on the price-fixing process and the peculiar language/idioms of the marketing process, such as *fire-down* and *broke-manage*. *Fire-down* means quoting an exceedingly high price and hence necessitating, in many cases, a rather long haggling process while *broke-manage* refers to relatively small-sized fish which has broken into several pieces in the course of transportation and handling. Although the market meets daily, there are specified four-day interval market days. It was therefore necessary to observe the settings in both 'ordinary days' and 'market days'.

Focus Group Discussion: Six different focus group discussions (FGDs), one for each of the five market unions and for the union of porters (locally referred to as *carry-carry* were conducted. The market unions are:

- The two Ijaw unions: Abala Ere Igbe and Better Life Indi fe zere Igbe.
- The two Urhobo Unions: Egberimo and Ufuoma Ineki Iyerin.
- The one Ilaje fish sellers Union: the Young Shall Grow.

In each case, the focus group was the executive committee together with a few others. The varied issues discussed included among others the authority structure, the functions and functioning, the basis for membership, relationship with other unions, the control of market, aspects of the marketing chain, security

and problems. All the discussions were tape-recorded with the facilitator (the author) taking notes where need be. The discussions were in pidgin English except the first two which were, in addition, conducted in the native language.

The focus group discussion involving the *carry-carry* revolved around issues of unionization, membership, the organisation of the trade, ethnic, gender and age-group composition, and relationship with fish traders and boat transport operators. Other issues included security and general problems. The discussion which was in pidgin English was also tape-recorded.

Semi-Structured Interviews: This was the most extensive survey, covering several members of each of the unions including the *carry-carry* and the boat owners/operators unions. The number covered in each union was informed by its size. For instance, among the traders unions, the largest number (fifteen) came from Abala Ere and the least (five) from the Ilaje union. In addition, the Chairman of the market was interviewed. At the time these interviews were conducted, so much rapport between the author and the respondents had been established that information was volunteered freely. Whereas some were tape-recorded, others were recorded through note taking.

The interview of the traders focused on entry into trade, capital, fish procurement process, stall acquisition, control of market space, benefits of belonging to unions and other associations, links with other traders, *carry-carry* and boat operators and problems faced, among others. In the case of *carry-carry*, the emphasis was on processes of the trade, reasons for choice and problems. The role of transport in the marketing chain relationship with other actors were the central issues in the boat operators interviews while in the case of the Market Chairman, the emphasis was on the organisation and functioning of the market.

Secondary Sources: This study relies overwhelmingly on primary sources of data. However, secondary information such as population figures from publications of the National Population Commission and on the early settlement history of Warri, mainly from colonial intelligence reports have been useful.

The commodity chain

The fish marketing chain is an amalgam of economic, geographical and socio-cultural orientations. The chain itself (which is analyzed in a subsequent section) starts with the harvesting of fish in several fishing villages/hamlets and terminates in the consumption centres of several cities. Each stage of the chain depicts varying intricacies of organisation and relationships. These organisational structures and relationships provide the building blocks of this study.

Different stages of the chain involve the participation of different age groups, different genders, various ethnic groups and people at different levels of

prosperity/poverty. The relationships in the interaction within a given stage and between one and others involve several networks of ethnicity, gendering and social capital particularly trust. It is the pattern of interaction within the fish marketing chain involving several socio-economic and geographical networks, with varying ramifications that is the focus of this study.

Gender and ethnicity in the marketing chain

Figure 1 shows the fish marketing chain from the point of production (fish catch) to that of the final consumers. The functioning of the several stages reflect clear division of labour on the basis of gender and, to an extent, age. The fish production centres are scattered over the creeks and rivers of Delta and Bayelsa States. The most significant centres (according to the traders and the transporters) are Agee, Amatu, Agoro, Ekeni, Letugbene and Frupa (in Bayelsa State). and Odimodi, Ogulagha, old Forcados, Yeye, Yokri, Ikeremo, and Oporoza (Delta State).

Although the fish harvesting process is the responsibility of both male and female, the initial marketing is the sole responsibility of women. The initial marketing is a curious one. The fish caught is usually sold to the local women of the villages normally to the wife or wives of the fisherman who caught the fish. Why is the fish which in certain cases a woman participated in catching sold to her? The explanation by the market women in Warri is that this is a way of creating an alternative source of income for the local women. It is also an attempt to replace women from outside the region, such as itinerant Itsekiri and Urhobo traders who hitherto bought the fish, smoke it and sold same in Warri and other urban centres. The replacement of these women was facilitated by the ethnic conflict in the Western Niger Delta Region which made it unsafe for them to stay in these villages. Although, some of these 'external' women still continue to perform this function, the wives' system is the predominant particularly given that some of these 'external women' sometime ultimately marry such fishermen. Such home-based commodity trade, though in a slightly different form, has been reported in other studies. For instance, in parts of northern Nigeria, women buy grains and groundnut from their husbands for resale after processing or even back to their husbands at higher prices during the pre-harvest period of relative scarcity (Hill, 1969; Jackson, 1985). In the Gambia, fishermen frequently sell fish to their women relatives, not necessarily be their wives, who then process same and sell to middlemen or in the towns (Barrett, 1988).

The fish, either fresh or smoked, is loaded into boats usually by young males. These local *carry-carry* are usually supported by the "boat boys" who play a central role in protecting the fish during transport to Warri. Although the local *carry-carry* and the boat boys are usually of Ijaw ethnic nationality, the boat ownership is much more diverse. The boats are owned by not only Ijaws but also Urhobos and Ilajes. Although, apart from the paddle-propelled canoe, there are three types of boats - in-board, out-board and speed-boat (Ikporukpo, 1985; 1987), it is only the latter two that are commonly involved in the transport of fish.

The speed boat, being faster, is characteristically employed in the movement of fresh fish while the smoked, usually in larger quantities, is transported through out-board boats.

As Figure 1 indicates, the discharge of the fish in the jetties of Warri, is the next stage in the chain and brings into contact the transporter, the *carry-carry* and the market women. The relationship among these three actors will be analyzed further in the sub-section on trust in the fish supplier-transporter-trader link. The movement of the boats is synchronized such that they arrive Warri the evening preceding the market day or early in the morning of the market day.

The *carry-carry* who provide a direct link between the transporters and the market women discharge the fish. They work in gangs of between 5 and 10 with each gang attached to specific boats. The charges of these porters depend on the size of the basket of fish. There are three types of baskets, viz: *Lagos basket*, *Onitsha basket* and *market basket*. The first type, as the name suggests is for fish commonly bought by traders from Lagos on market days and is the largest attracting the highest discharging fee. This is followed by the second, i.e. baskets commonly transported to Onitsha city and lastly the baskets terminating in the market at Warri. The boat freight rates also vary on the basis of these baskets.

The carry-carry gangs made up of young men from a diverse ethnic backgroup, such as Ijaw, Urhobo, Ibo and Hausa do not admit young ladies. The exclusion of females was explained by the strenuous and hazardous nature of the trade. As one member of the executive retorted (when asked by the author why ladies are not among them): “Will you allow your daughter or sister to be a *carry-carry*”?

Virtually all *carry-carry* interviewed and the executive committee perceives the trade as a stop-gap in the search for better jobs. Many including the executive committee argue that since it is more or less a temporary engagement and given the harsh economic reality, there are no restrictions on entering the trade by any willing young man. As a member of the executive committee put it:

The economic condition in Warri is really bad. Given the fact that there has been ethnic conflict resulting in destruction of life and property, the employment opportunities have dwindled. Many individuals are suffering. There are no good jobs available. Therefore we accept any one who wants to become a carry-carry. However, that individual must be willing to work under a gang head (translated from pidgin English by author).

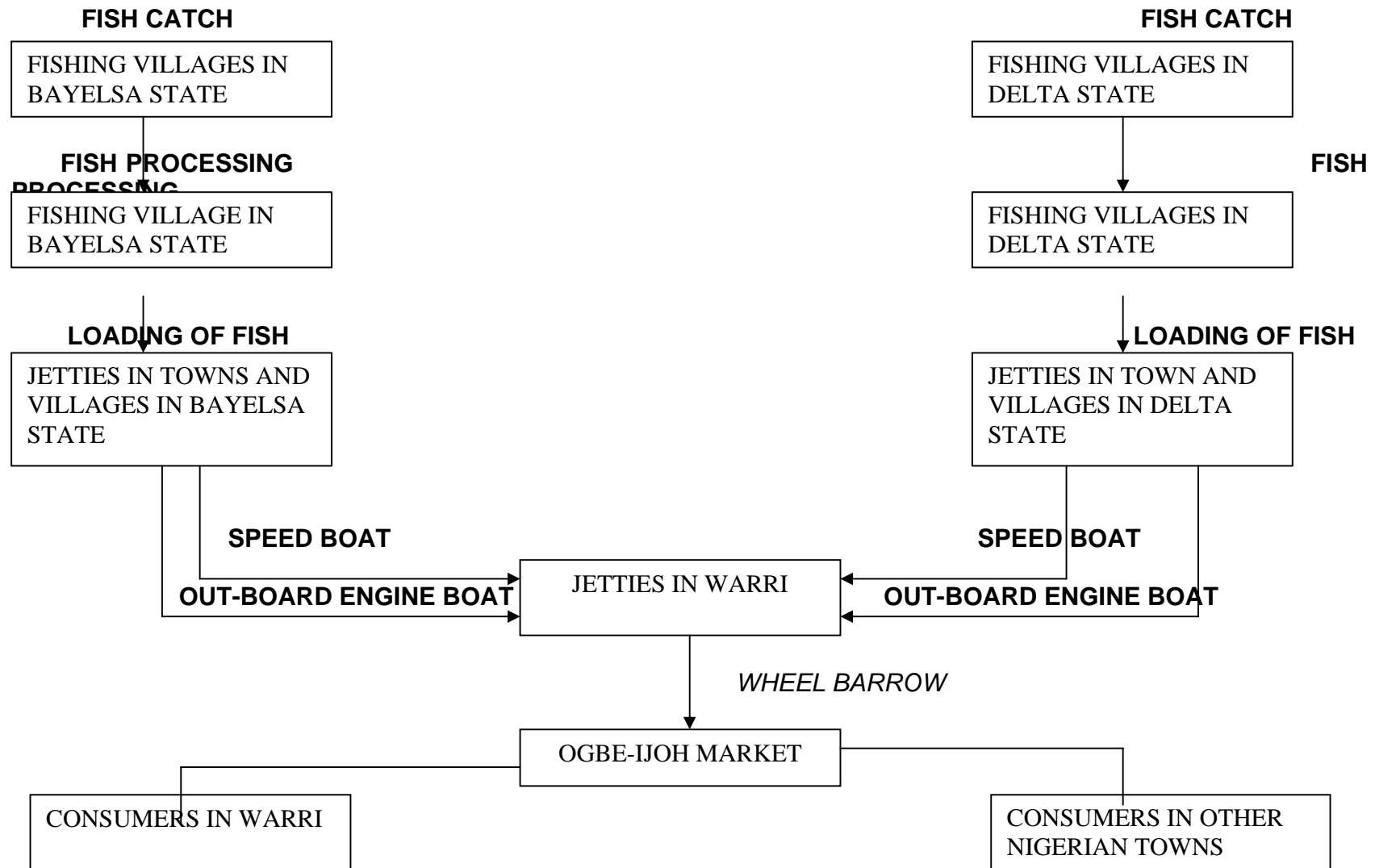


Fig. 1: Fish Market Chain

Once off-loaded the next stage is the movement of the fish to the market by the *carry-carry* using mainly wheelbarrows. From the Ogbe Ijoh market, wholesalers purchase and transport some of the fish to large cities such as Lagos and Onitsha while the *market basket* fish is either purchased by local consumers or bought and sold in other fish markets within the metropolis. It is remarkable that all those selling fish in the market are female. As one respondent put it, "it is only a shameless man that will come to the market to sell fish". The executive members of one of the unions emphasized the exclusion of men thus: "We cannot admit a man to our union. He should rather tell his wife to apply to be a member". A predominance of females in the distributive trade and in other cases their significance have been widely reported in several studies in Nigeria and other African countries (Adalemo, 1972; Chilirambo and Kanyangwa, 1984; Adekanye, 1988; Porter, 1988; Osirim, 1994; Mathabane, 1994; Horn, 1994 & 1995; Zhou, 1995; Tripp, 1997; Levin *et al*, 1999). However, such a sole female participation as observed in this study is rather unique.

Control of Market Space

The control of market space is a fundamental aspect of the functioning of a market and indeed of the market chain. It usually reflects several aspects of the relationships among the actors in a market. A central issue which shapes the nature of and the struggle for control is ethnicity and the related one of unionization given the fact that all the market unions, except the related ones of transportation and portage, are based on ethnic association. Three key aspects of control are of interest. These are:

- (i) Geographic space (stalls and related ones).
- (ii) Selling space (entry to trade and general functioning).
- (iii) Security space (law, order and safety).

For a proper appreciation of these issues, the structure of authority within the Ogbe Ijoh fish market needs be provided. Figure 2 displays the authority structure. The first hierarchy within the market is the market chairman. He is appointed not by the various unions or even the local government but by the people of the settlement of Ogbe Ijoh, the owners of the land where the market is located. Given the fact that Ogbe Ijoh is an Ijaw settlement and the fact that the Chairman must be an indigene of the settlement, the Ijaw ethnic group seems to have established a framework for dominance. It is also a basis for male control in a market where only females sell as there has and may never be a female Chairman. This is because the chairman is usually chosen from the youthful male age-grades. According to the current Market Chairman and executive members of the unions, the position is a recent one emerging only in the 1990s when there was inter-ethnic crisis in the city. The Chairman explained that the position emerged as a strategy for invigorating a market threatened by disintegration at a time it was very unsafe to buy and sell in the market. Unlike, the situation during the Yoruba wars where women traders

from different warring groups could meet rather safely in neutral grounds between them (Hodder and Ukwu, 1969) in the Warri setting not even children were safe. As the Chairman put it, the position was necessitated by the need to “hold the market together and prevent attack from the enemies”.

As Figure 2 indicates, the next hierarchy is made up of the market unions. In theory, the unions ought to have equal authority, rights and privileges. Indeed, this was so before the Warri crisis of the 1990s. In practice, the two Ijaw unions (Abala Ere and Better Life) have more authority and privileges than the others. The Chairman explained the situation thus: “this is our market. The Urhobos have Igbudu market and the Itsekiri, Pesu market. We should be in charge here”. The setting is that the ethnic crisis in the Western Niger Delta, particularly in Warri, polarized the ethnic groups with each curling into its ethnic space shell and attempting to protect its territory to the exclusion of other ethnic groups. This largely explains why the Ilaje ethnic group union (the Young Shall Grow) is particularly disadvantaged as the group has only recently returned to the market after several years of absence. The current absence of Itsekiri fish sellers is also due to the crisis. Below this hierarchy are the *carry-carry* and security guards.

There is a clear division of space in the geographic organisation of the market. The waterfront part of the market is occupied predominantly by the Ijaw with only a very few Urhobos and Ilajes. This is the most strategically located part of the market in terms of access to the fish offloading jetties. Across the road (Market Road), which divides the market into two, are the two separate areas occupied by each of Urhobo and Ilaje traders. This part of the market has uncompleted buildings and stores and according to the traders was assigned to them by the local government (i.e. Warri South local government). Traders pay rent to the local government.

The difference between this area and that occupied by the Ijaws is that the stalls in the latter were built by the traders. The basis for this difference is embedded in the ethnic relations history of the city. Although, Ogebe Ijoh is the first fish market, others notably Pesu were later provided by the local/State government.

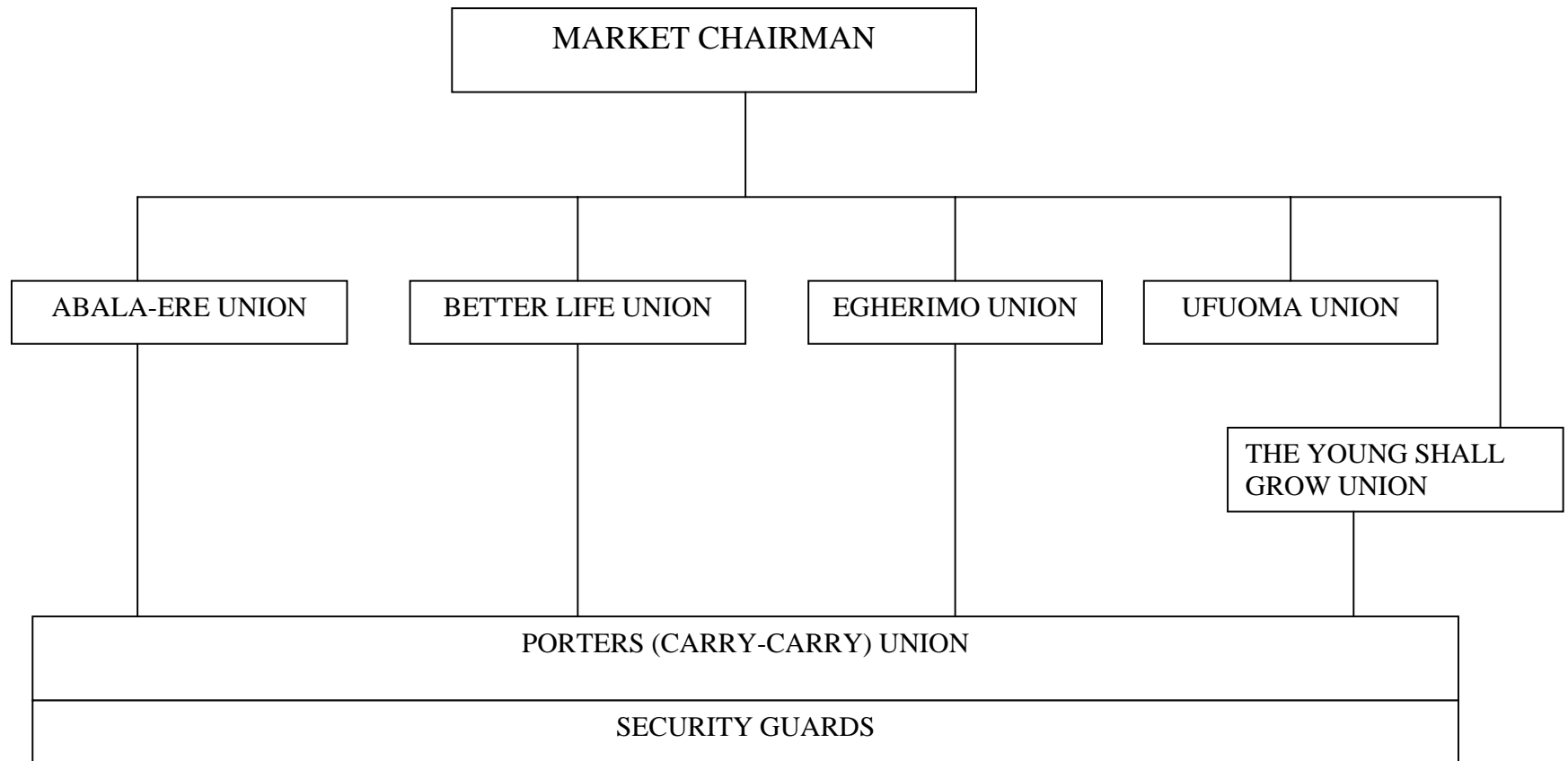


Fig. 2: Structure of Authority of Ogb-Ijoh Market

When a decision to rebuild and modernize the market was taken in the 1970s, all the traders here were relocated temporarily to Pesu. However, when the ethnic crisis got to its zenith in 1990s, Ijaw traders were forced to flee Pesu, perceived as an Itsekiri market. Meanwhile, construction in Ogbe Ijoh market had been abandon with no building fully completed. Faced with this reality, the Ijaw traders together with a few Urhobos decided to erect stalls in that part of the market at the water front where no construction had started. The result is that the stalls constructed are under the control of the Ijaw Unions which assign them to would-be, largely Ijaw, traders. This explains the Ijaw traders' reluctance to pay dues to the local government. The basic fact is thus that whereas the Ijaws have almost absolute control over the stalls they occupy, this is not true of Urhobo and Ilaje traders. The Itsekiri who under normal circumstances would prefer to trade in this market, because of its size and strategic significance, have remained in Pesu because of safety concerns.

The increasing number of traders with a consequent shortage of stalls has complicated the issue of space control. A situation where a stall is occupied by two or three traders, particularly in the water front section, has emerged. The result is that a class differentiation of the traders based on "original stall occupant" and "new occupant" has emerged. In most cases, the "new occupant" starts off as a *table stall trader*, displaying her fish on a table just outside a stall. She typically sells *broke manage*. This type of fish is typically bought by the poor, because, apart from its being cheap, the sellers also typically do not *fire-down*, i.e. quote an exceeding high price at the beginning of the haggling process. The urban poor cannot afford a whole fish particularly the highly priced *shine-nose* (i.e. thread-fins), the haggling for which is typically characterized by *fire-down*. The *table-stall trader* becomes a full-scale trader as her resources grow. Usually such a trader pays token dues to the stall occupant, the value of which depends on sales and relationship to the latter. For close relations, no dues are paid.

The control of selling space does not only reflect ethnicity but also unionization. The selling space is dominated by the Ijaw ethnic group who argue that since the market is theirs and the fish usually originates from their villages, all aspects of buying and selling in the market must be controlled by them. There is thus an attempt to ensure that traders from other ethnic groups do not buy fish directly from the fishing villages but from them who will in turn buy from the villagers. Although this policy is enforced from time to time, it does not apply in all cases. For instance, most traders who have a long history of trading in the market are hardly ever affected. In general, it is relatively new entrants to the trade that are subjected to such exclusionist policy. Understandably, the Ilaje traders who are returning to the trade are the most affected.

Exclusion based on unionization is a much wider practice. As the focus group discussions and semi-structured interviews indicate, all the market unions do not allow non-members to sell in the market. Indeed, non-members are even not allowed to claim their baskets of fish from boats berthing in the jetties. Rather,

this can only be done on their behalf by a member who will also arrange for the sale, usually with a commission. The control is so effective that even a *carry-carry* will not convey a non-member's basket even if discharged from a boat. Such controls by unions are characteristic of several West African markets (Smith and Luttrell, 1994; Lyon, 2000).

The control of security in the market and the maintenance of law and order are shared responsibilities of the Chairman and the executive committees of the various unions. Guards, made up of young Ijaw and Hausa men are usually employed by the Chairman who sees to their discipline. However, the funds for their remuneration are provided by the traders on the basis of a monthly due paid by each occupant of a stall. However, where there is conflict among members of a union, this is settled by the executive committee which normally imposes a fine. Where the executive committee is unable to settle the dispute, the Chairman becomes the final arbiter. It is not usual to invite the police, even in cases of theft.

The internal mechanism for settling disputes by the Chairman was emphasized by one respondent thus: "No police can come in here (i.e. the market) to arrest anyone without the permission of the Chairman. The Chairman settles all quarrels". The Chairman himself put this more succinctly thus:

Usually the police does not come here to arrest anyone without my permission. There is an agreement (gentleman's agreement) that if there is any breach of peace or any crime committed here, I am expected to resolve the issue. It is only cases I cannot resolve that are taken over by the police. Where I take over cases that have already been reported to the police, I inform them accordingly after resolving them.

Social networks

Social networks are key to understanding relationships among actors in the fish marketing chain (Portes and Landolt, 2000, 532; Perreault, 2003). This is particularly obvious in the relationship among traders, transporters and the fishing folk. The trader-fishing folk relationship is examined here. Other aspects are analyzed in a subsequent sub-section.

Each market woman has a well-defined and usually more or less secured source of fish supply, apart from subsidiary ones. The relationship is established through assistance to the fisherman/woman. The semi-structured interviews of the traders reveal that it is a wide-spread practice by the more established and richer traders. Typically, the trader buys a net or other fishing gears and in some cases a canoe (mechanically propelled or paddle propelled) for a fisherman (usually a relation or acquaintance) who in turn promises to send his catch to the

trader for sale in Warri. The trader sells the fish and sends the money to the fisherman, although some form of commission is charged. The trader gets an additional income through *shed-money* which is an extra payment on the basis of number of baskets by those who buy a large number of fish baskets.

The fisherman/woman is expected to pay over a period of time the amount spent on the fishing gear. Usually the trader does not deduct the amount, or part thereof, from the fish sold except the fisherman expressly so indicate. The traders interviewed asserted that the fisherman gains because he in the process acquires a gear he cannot afford while the trader's benefit is in terms of steady fish supply. The system is obviously based on trust given that the fisherman believes the trader can not cheat him in terms of the price of the gear and the sale of the fish while the trader is convinced that the fisherman will send him the fish caught and at the same time pay the "loan" on the gear. The traders asserted that this is an age long practice and has always worked out well. Even in cases where the fisherman's net gets lost in the sea, this is never doubted and any amount not yet paid by the fisherman is written off as a "bad debt".

Be this confidence in the system as it may, two respondents reported cases of betrayal of trust. One gave her experience thus:

I bought a powered canoe for a gentleman who promised to pay later and also send me fish for sale regularly. He sent me fish for a while and stopped. He bluntly refused to pay the amount I spent. It was the cooperative society of my home-town association that facilitated my buying the canoe. I have now lost all my contributions in the cooperative society. Unfortunately, because the man is my husband's relation, there is nothing I can do about it. I do not want to create a problem within my family (translated from a local language by author).

The second lady's experience is slightly different. She asserted, rather angrily:

A woman appealed to me to provide her a canoe and nets, promising to send the fish caught for sale by me. She really has been sending me the fish but has refused to pay the money I spent. She has promised and disappointed me several times. She is Urhobo. I cannot unilaterally deduct the money from her fish I sell. However, since it is more than two years now, I intend to get my money unilaterally. I have been patient enough. She can, if she so wish, stop sending me fish for sale (translated from pidgin/a local language by author).

The contrast in the debt-recovery orientation of the two trader-actors, seems to suggest that the significance of trust does not necessarily depend on how close relationships are. However, the reaction to a breach of trust may be determined

by factors such as closeness of relationships. It is usually more difficult to collect debts from close relatives.

Trust in the fish supplier-transporter-trader link

The issue of social networks and trust, which was analyzed in the preceding sub-section, is also apparent in the relationship among fishermen, transporters and traders. This is reflected in the approach employed in sending fish from the villages to Warri for sale.

As indicated in the previous sub-section, most traders have secured fish suppliers. The supplier usually does not take the fish to his customer in Warri. What he does is to send the fish through the transporters in clearly market baskets. Depending on the level of literacy, some baskets have the names of the customer written on them. Inside the fish basket is a letter to the trader in Warri indicating a recommended selling price. The fish-supplier is usually abreast of the market situation and therefore is likely to indicate a realistic price.

When the fish arrives the jetty in Warri, the trader negotiates with the boat operator/owner and pays the agreed freight rate. The fish is then discharged and taken to the market stall by the *carry-carry* gang. Even where the trader is not around when the fish arrives, it is taken to her stall and the necessary payments made later. After sale, the money is sent to the fish supplier through the transporter.

In spite of the efficacy of the system, failures are recorded from time to time. The typical failures indicated by traders, transporters and *carry-carry* include:

- Loss of fish in transit.
- Non-delivery of money sent to fish suppliers.
- Mix-up of the identification labels of baskets.
- Disagreement on the freight rate.

In each of these cases, attempts are made to resolve the issue amicably in order not to destroy the trust built over the years.

Constraints in the marketing chain

Some of the problems confronting an effective functioning of the marketing chain have been alluded to. However, those expressly indicated by the actors require some attention. The most fundamental of these are:

- (i) Infrastructural.
- (ii) Exclusion.
- (iii) Hidden Insecurity.

(iv) Inaccess to funds.

The basic problem of infrastructure is the lack of stalls and stores. This is a problem reported by all the traders and it is in part related to the fact that the construction of the market has been abandoned for a long time. The sections occupied by the Urhobo and Ilaje traders are such that there cannot be any meaningful buying and selling when it rains. The Ijaw unions argue that they cannot understand the situation where Igbudu (Urhobo market) and Pesu (Itsekiri market) were completed and theirs abandoned. They assert that this is injustice and a marginalisation of the ethnic group.

The issue of exclusion is one raised by the Urhobo and particularly the Ilaje respondents. They argue that their Ijaw colleagues have consistently attempted to cut-off their fish supplies in order to establish themselves as middlemen. They also argue that they have remained marginalized in the operation of the jetties along the waterfront, having to pay *ground-money* (i.e the money paid for the use of land around the jetty) in most cases.

The problem of hidden insecurity revolves around the allegation of harassment by the military. Consequent on the ethnic crisis in Warri, military personnel were engaged in the restoration of law and order. The marketing actors assert that they are forced to pay rates on the fish moving into the market. It is alledged that the money is collected through agents who harass those who are reluctant to pay. Similar problems of harassment by the police and the military were reported by transport operators.

Access to funds is a critical issue. All the unions have attempted to address this. The Young Shall Grow (Ilaje) union attempts to solve the problem through an *esusu* system while in the case of the others, the approach is through soft loans. The loan given in each case, usually between 10 and 20 thousand naira, to be paid over a period varying from 6 to 12 months is perceived as grossly inadequate. What is more, no loan is available to those starting the business with the result that personal savings or gift from relations is the common source of initial capital.

Conclusion

The operational characteristics and the constraints in the fish marketing chain throw-up a number of policy issues. Social networks and trust have proved to be a fundamental facilitator of the marketing chain. As experience has shown, this cuts across ethnic lines. What seems to have been important is the relationship built over the years through interaction in the marketing chain. This is a good basis for not only improving the marketing process but also encouraging ethnic harmony particularly in ethnically polarized cities and areas.

The exclusive female marketing system may be a basis for economically empowering women. The experience of many of the traders has been such that the fish trade has provided an opportunity for them to break the poverty and unemployment circle. Many of the women interviewed indicated that when they first came to Warri from their villages when they got married, they remained unemployed and depressed until they were introduced to the fish trade usually by their relations or acquaintances.

Whereas the fish marketing system provides a basis for some meaningful policies, there are aspects that require reform. One of the most critical is the issue of exclusion. Whereas this is a fall-out of the ethnic crisis in the city it has the potential of engendering ethnic discord. A more fundamental aspect of this problem is the categorisation of the various markets into ethnic possessions, such that one market is perceived to be an Ijaw one, another an Urhobo one and yet another an Itsekiri market. Such polarization has the potential of complicating the ethnic problem.

Another issue is the elongation of the marketing chain because of the intervention of several middle men. Perhaps, this may in certain cases provide additional income for some rural dwellers. However, this complicates the protein-deficiency problem of the urban poor, particularly children, as the prices of fish may unnecessarily become unaffordable.

3. MARKET AND TRANSPORT INSTITUTIONS IN NIGERIA'S LIVESTOCK TRADE: CASE STUDIES FROM SOKOTO AND IBADAN

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Introduction

Animal protein is an important dietary component for Nigeria's middle and elite classes but its cost limits its accessibility by the poor. The relevance of livestock trade for the poor in Nigeria is less in the area of consumption but rather in employment generation and the inter-ethnic relations that it fosters. Traditional forms of production and marketing dominate Nigerian livestock commodity and operate at two levels. At one level are millions of individual and household producers who own a few sheep, goats and poultry and supply the market to supplement their income. At the second level are cattle holders (mostly Fulani), who owned large herds of cattle for supply into the market. The trading and marketing side of the livestock is dominated by the Hausas both at local and national levels.

Livestock breeding to the majority of the poor and the vulnerable in the North is a form of banking. Simmons (1976: 10) writes thus, "small livestock production, a source of income for many women, is considered to be good "banking" procedure rather than an occupation. Sheep, chickens and goats serve as stores of value in a bankless rural society, bearing interest in the form of offspring and remaining available for liquidation when cash is required". A vast number of very poor people (of many different ethnic groups across Nigeria) obtain their livelihood through their participation in livestock-related activities such as small ruminant animal production, herding, animal and meat transport and portage.

This study focuses principally on cattle, mostly produced in the North and mostly consumed in the South (Frike 1993; Inuwa 1989; Olayemi 1974; FDLPCS 1992; Mamman, 2004; Muazu 2005). Thus, while the North is dependent on the South for livestock markets, the south is equally dependent on the North for the supply. The inter-dependency that cuts across different ethnic groups that the livestock trade builds is therefore relevant in a country like Nigeria that experiences many cases of inter-ethnic conflict. Livestock production and trade is arguably a means through which Nigeria can build trust among different ethnic groups thereby fostering inter-ethnic understanding and unity (despite the fact that inter-ethnic herder-indigene tensions are widely reported).

This report brings together two case studies (Adamu, Mamman)focussed on the Sokoto region, which is a major supplier of livestock for the country's meat protein and leather needs, and one (Filani) focussed on Ibadan, one of the

major southern cattle markets and centres of meat consumption. Trader networks, security, transport institutions and insurance are key themes linking these studies. The goal of the report is to explore the major marketing and transport institutions which regulate the livestock trade and to identify areas where the potential for poor people to benefit from the trade could be improved.

Study locations

Two studies focus on Acida's weekly livestock market in the north-west rearing region (one also examining Kara peri-urban market), one on Bodija market in the south-west consuming region: this allows us to follow the livestock chain from the collecting markets through to city butchers in Ibadan. Acida livestock market in Sokoto is the biggest livestock destination for neighbouring Niger Republic and villages/towns from Sokoto, Zamfara and Kebbi States as well as livestock outlets in the region, supplying livestock to neighbouring markets as well as to other livestock markets across the country (Sokoto state is second only to Bornu in livestock production). Bodija market, located in the Ibadan North Local Government area of Oyo State is the main recipient and distributor of cattle moved from different parts of northern states to Ibadan metropolis and parts of the Yoruba south west. Although Bodija remains the main cattle market in Ibadan, the main Kraal for initially receiving cattle from the northern states was moved to Akinyele about 19 kilometers north on the Ibadan – Oyo road after the 1999 Bodija ethnic conflict.

Methods

The methodology used for these studies is largely qualitative. Qualitative method enables us to understand the actors and the nature of their interactions in the markets and the processes and dynamics of the markets. The approach was familiar to all three researchers, given their background in sociology and geography.

Most informants were selected purposively. People of different social backgrounds such as those occupying leadership positions, and those who do not, were purposively sought out and interviewed. Other relevant characteristics such as ethnicity and gender were considered in the sampling. Snowballing technique was also used: for example, the *sarkin Pawa* in Acida market was first identified for interview and permission and he later introduced the researcher to other officials.

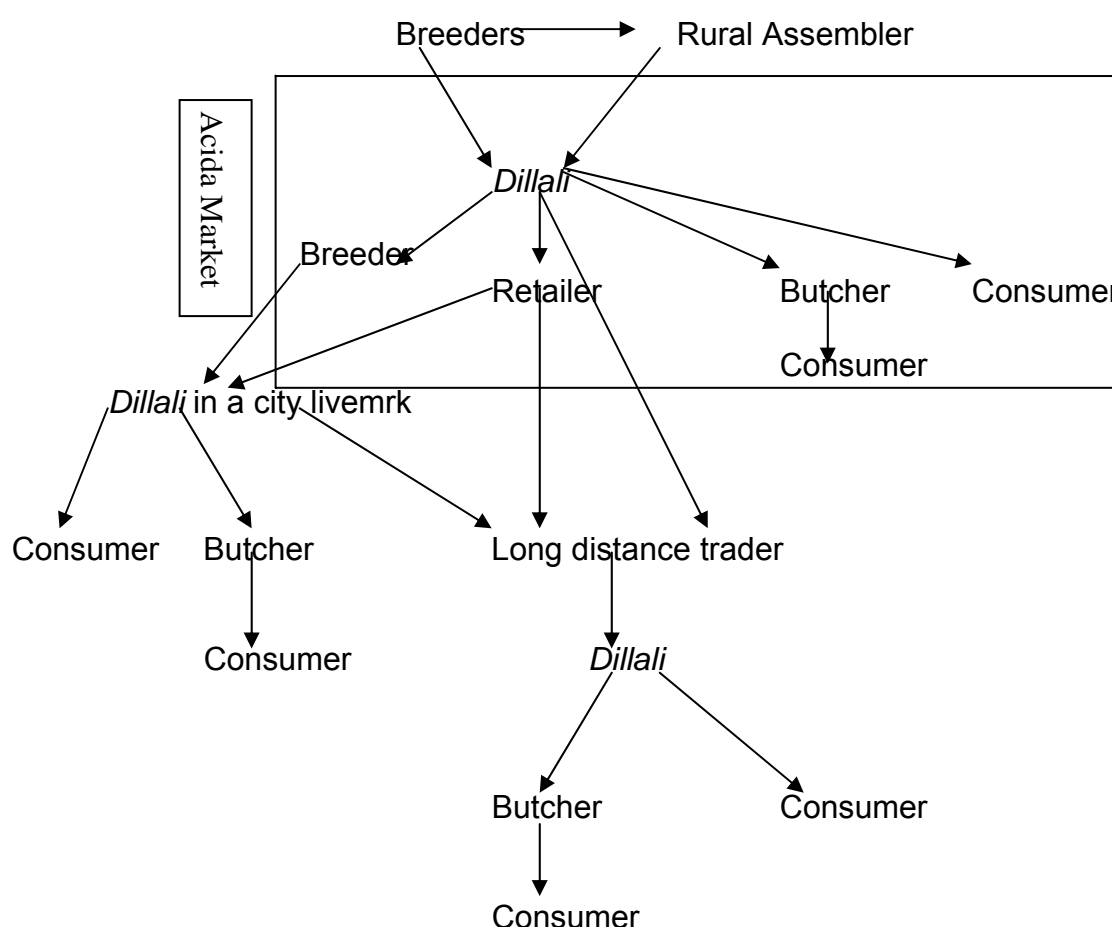
A range of data collection methods was used: lurking (this proved useful in modifying the list of actors drawn), unstructured interviews using checklists, telephone interviews (with transport merchants as they were mostly in Kebbi State), group interviews, direct observation and secondary materials from the market (such as notices and published materials on market operations) and elsewhere.

Social research has a social world of its own where the environment of the research, the researched and the researcher have impact on the quality and quantity of information collected. For example, the socio-economic position of the researcher such as ethnicity, religion, gender, class can be a hindrance or a facilitator in a research setting. In Adamu's case the researcher's status as a

woman was anticipated to be a hindrance, so her husband's contacts in the market were capitalised. He made contacts and other underground work as well as linked up the researcher with one of the actors in the market. Feeling that the gender of the researcher may inhibit them from talking freely, a male research assistance always opened the discussion and intervened when the researcher wants to add a question or probe an issue. However, other factors work to the researchers favour such as coming from the area and therefore familiar with the phrases used in the discussion as well as the social relationships of the area. For example, the researcher exploited the system of joking relationships in Hausa society to get informants to relax. For instance, the researcher claimed to be a blacksmith because of the joking relationship that exists between the Blacksmith and Butchers and also that the researcher's husband is Fulani, to allow for the establishment of informal and jovial environment during the interview with the Fulani. In the case of the Bodija study, arrangements for the different groups were made through Mr. Wasiu who is a main meat seller at Sango market in Ibadan. He was introduced by the researcher's wife, his major customer.

The commodity chain

Figure 1: Livestock Trading Chain (based round Acida Kara Market)



Many actors and processes are involved in the livestock trade. The first stage in the North is carried out by small traders who moved among the cattle rearers

who have between 5 – 10 herds of cattle. *Dillali* (selling commission agents) and *yan kwamisho* (transport commission agents) build up herds for transportation to the south of Nigeria. At the market retailers operate through a host of intermediary traders who seek carcass butchers in the urban and per-urban areas to petty traders who take the cattle into more remote similar rural areas. There the butchers and meat buyers form the last link in the chain. They either operate direct from their own retail outlets or through subagents who carry meat as itinerant meat sellers in the urban areas.

Central to the livestock commodity chain in Hausa society is the *Kara* (Hausa for livestock market). Sources of livestock in *Acida kara* are breeders from villages and towns of Niger republic, Sokoto, Zamfara and Kebbi states. Once in the market, the sale is done by a *Dillali* (dillalai- plural, *dillanci* the system or practice) for a commissioned fee. The sale could be done either direct to a consumer, to a whole seller, to a butcher or to a long distance trader. At what ever stage, we have the drovers (*Yan'kora*,) who transport the livestock by foot to the abattoir, to the resident of a buyer or to the long distance trade section of the market for loading to other markets.

Table 1- Actors in Acida Kara Market

Actors	Local Terms	Roles	
Breeders	Ma kiyaya	Producers of livestock	Men & women, Hausa & Fulani
Brokers	Dillalai	Connecting sellers and buyers- selling to buyers at a % commission	Men, Hausa
Transport Commissioned agents. Also act as NURTW	Yan'kwamishon	Linking long distance traders with drivers. Mostly retired drivers.	Men, Hausa
Long distance traders	Falake	Transport to sell livestock at a long distance market	Men, Hausa, Fulani
Whole sellers	Yan Kasuwa	Buy and sell in bulk	Men, multiple ethnic groups
Retailers	Masu Saye da Sayarwa	Buy and Sell in smaller quantity	Men, Hausa, few Yoruba and Igbo
Drovers	Yan'kora	They are transporters of livestock by foot for loading within the market or to various destinations out of the market.	Young Men, Fulani and Hausa
Loaders	Yan,lodi	They load and off-load the animals into a trailer	Men, Hausa
Guardsmen	Yan'gadi	Those who spend the night in the market to guard the cattle pending the time of transportation.	Men, Hausa, Fulani

Actors	Local Terms	Roles	
Miyyati Allah	Kungiyar Fulani	A Fulani socio-economic organisation that facilitate interactions between the Fulanis and other ethnic groups and actors in the market	Men, Fulani
Butcher chief	Sarkin Pawa	Responsible for the Abattoir, meat sections of the market and the activities of the butchers and facilitates interaction between butchers and meat consumers relationships. He is the overall chief in the market and therefore manages the affairs of the market in consultation with other authorities in the market	Man, Hausa,
Consumers	Masu saye	Buy and consumers of meat	Men and women of all tribes
Fulani Chief	Ardo (in Fulbe) who is also the Chairman of the Kara market	The chief of fulanis in Acida town and doubled in the market as Chairman of the market	Men, Fulani
Butcher	Ma hauchi	Who slaughters and sells meat in the market	Men, Hausa
Vigilante	Yan'banga	Provide security in the market	Men, Hausa
Vetinary/health officer	Malamin dabbobi	A veterinarian officer who supervise the health of animals and the safety of the meat in the market	Man, Hausa/Fulani
Police	Yan'sanda	Provide security in the market	Men of all tribes
Food sellers	Masu Abinci	Sell cooked food and snacks prepared from the home and hawked by the girls or prepared in the market by both men and women.	The girls are generally Hausas, snack and meal cooked in the market are made mostly by Hausa and Yoruba women and men

The buyers range from housebound breeders, merchants, butchers, and individuals for family consumption and for food businesses. For each livestock sold, the *dillali* gets a fee. A *dillali* can transact in tens of livestock in every market, an average of 20 animals per market day was often quoted.

In southern Nigeria the sale of cattle at Akinyele Kraal is done by the Hausa dealers (*dillalai*). The *dillalai* are under the control of the landlords to whom they report on transactions with buyers. There are some middlemen called '**barandas**' locally. These are people who stay around the Kraal waiting to work on new buyers who are not accustomed to the cattle business practice. They link the new buyer with the **dillalai** and often do the bargaining on behalf of the buyer. After any successful bargain, the buyer then pays the middlemen fees, ranging from ₦500.00 to ₦1,000.00. This is in addition to the ₦1,000.00 paid as '**la'ada**' to the **dillalai**. In other words, it is more costly to buy through a middleman. This is why they concentrate on new buyers. A cow may change hands up to between five and seven times between the source in the northern markets to the slaughter slab at Bodija market. Good relationships develop over time among the various actors based on mutual trust.

While at Akinyele only live cattle are sold, at the Bodija market cows are sold either live or slaughtered. The majority of the dealers are retailers who buy different parts of the slaughtered cows for transportation to other markets in Ibadan metropolis.

Formal and informal market institutions in the livestock trade

Livestock trading in Nigeria operates principally within the informal sector. The **informal institutions** are the ones generally available within the market and are more likely to be utilised by the poor because of their simplicity, familiarity, and cost less. They are the main sources of market and trading information, provide credit and market security, enforce trade agreement and resolve conflict. Some of the positions in the northern markets are hereditary. In Acida these are appointed by the Sarkin Acida (village head of Acida) such as Sarkin Pawa. The Chairman of the market, leadership of transporters, commissioned agents (*dillalai*) are elected by members and endorsed by the Sarkin Pawa. According to the Sarkin Pawa, membership to the market associations is open to everybody through registration and payment of dues

All the *dillalai* in Acida kara are male because of the commodity (livestock) involved. To become a *dillali* in Acida market, one has to pass through the Sarkin Pawa for allocation of space in the market. The requirement to become a *dillali* includes the origin of the person, that is whether he or his family is well known and respected, the character of the person and the person has to be of relative means. A *dillali* plays a central role in Acida Kara market.

Related to the system of *dillanci* is the practice of *la'ada*. *La'ada* is the commissioned fee paid to the *dillali* or any person that may have witnessed and contributed in the trading negotiations. In the past, at the final selling of a good, the decision may be taken whether it is going to be paid by the owner and therefore *la'ada ciki* (fee payment within the selling price) or by the buyer and

therefore *la,ada waje* (fee payment out of selling price). However, with the expansion of Shariah to cover commercial and criminal law in the North, the requirement to pay *laada* is discouraged in Acida market according to the Sarkin Pawa. The decision to pay and the amount to pay to people or person who witnesses a transaction is left at the discretion of the livestock owner.

Central to the *dillanci* system and the entire trading practice is the issue of trust which is built, in the case of *dillanci*, on the basis of religion, language and family background. The trading exists without any formal or written agreement between the *dillali* and the livestock owner. The livestock owner must have trust on the *dillali* he met for the first time to hand him over his livestock for sale and to expect the *dillali* to pay him the correct selling price. Similarly, the *dillali* must have trust on the livestock owner not to hand him stolen livestock for sale. The effectiveness of the trust lies in the permanency and reliability of the *dillanci* and other commissioned systems. It is the responsibility of the market traditional authorities to ensure that such trust is not violated. For instance, many cases of the *dillali* paying money to the wrong owner is reported by our informants and the traditional market conventions and authorities require the *dillali* to pay the livestock owner and bears the cost of the duping. The role of *dillali* in mitigating transaction risks and costs is central in a market that is temporary, transitory and most of its customers are from distance areas. Cases of selling of stolen livestock are reported in the market. The *dilali* and the *Dan kwamishon* provide some elements of permanency and reliability in the market where people from far distance places come and go with their goods. Faulty good bought can be returned to the *dillali* who is a permanent figure in the market.

Another important practice is the norm of reciprocity which acts as an insurance policy for the livestock traders. There existed a practice of helping one another in a period of crisis or calamity. A *dillali* who was duped was assisted by his fellow colleagues to raise money to pay the livestock owner so also a *falke* (long distance trader) who lost his whole capital to armed robbers. Related reciprocal norms existed in terms of taking over a customer from a fellow *dillali* or trader. In fact it is an offence in the market to draw a customer from a fellow trader and it is socially and economically costly for a trader to violate such reciprocal rules and conventions. He can be fined ostracized and even expelled from the market by Sarkin Pawa if he is found to maintain such habit. So these kinds of norms and conventions seem to manage competition between traders and therefore, ensure a healthy environment for trading in the market.

An important reciprocal relationship that exists is over shelter. A *dillali* is able to hold onto his customers of long distance livestock traders through provision of free shelter to them. A livestock trader transporting livestock to a far away and foreign distance, would require an accommodation, market information, food, water and other logistics to effectively function. Such services are provided by a trader's *dillali*. If the trader incurs some loss, or the market is saturated and therefore, the trader is not able to sell, the *dillali* can assist the trader with some part payment to enable the trader to go back home and return later after the animals have been sold by the *dillali*. After the animals are sold, the trader pays the *dillali* his fee according to the quality of services he receives. This system of

shelter provision operates in all the livestock market centres of the North and South.

The market is not a free and equal environment, social stratification on the basis of patronage exists and both the patron and the clients are expected to conduct their activities within an acceptable practice, both in northern and southern case study markets. For one to become an established *dillalai* in Acida market, he must work and operate under a more established *dillali*. The apprentice gets his skills, garnered his customers and builds his reputation as a trust worthy trader through relating with his patron. Most of the *dillalai*, *Falake* (long distance traders), transporters, butchers and so on have their own boys who assist them to conduct their businesses and in the process learn the tricks of livestock trading and build their networks. A master may have as high as 7 boys under him and do also assist their boys with credit and capital to start business. Obedience to establish traditional authority is an important norm that facilitates trading in the market. Every actor in the market is expected to obey the authority of the person above. The market customers are expected to accept the authority and arbitration of the Sarkin Kasuwa, similar expectations exist between a patron and his boy. Where the boy errs, it is the responsibility of the traditional authority to call the boy to order, discipline him and call the police if it is necessary". Phrases such as 'my boys' 'our boys', 'this boy's etc were used by many of Acida informants to describe their senior position in relation to their boys who are themselves traders in their own right.

The National Butcher's Association regulates the activities of cattle dealers at the **Bodija market**. It sets and enforces rules for the dealers and performs a mediating role in the settlement of petty quarrels among dealers. For example, it determines how many cows can be slaughtered by a dealer in a day and any dealer that violates this allocation pays a fine of ₦5,000.00. The allocation to dealers is based on the number of cows they bring each day and the total number to be slaughtered in the abattoir on each day. If any dealer violates the rule regularly or is generally recalcitrant, he could be suspended for a period of 6 months. Also, entry into the cattle business in Bodija can only be through the Associations. A new member is usually introduced by an old member and a registration fee is paid. However, those who just buy parts of slaughtered cows to sell do not need any entry permit. (Almost all the cattle dealers in Bodija market are Yorubas. The few Hausa who buy parts of slaughtered cows are those who use these to make smoked meat.

Formal institutions in the livestock markets include the veterinary officer, police, village leaders and Local Government Authorities. The latter visits the markets, in most cases to collect revenue only (revenue at the gate, dues from the members of the various institutions in the market such as *dillalai* and *yan'kwamishon*). The Local Government may also provide fencing (Kara market), allocates space to traders (at a cost of ₦50.0 per month in Sokoto) and may settle disputes in conjunction with Miyayati Allah (a kind of Fulani cultural and economic association) or Livestock Traders Association. In general, respondents said they are constrained by the state institutions and parastatals in the operation of their businesses and that the overlapping

institutional rates roles and arrangement have made the situation worse for them.

A similar situation regarding local government charging exists in Ibadan. Certain charges are paid in the movement of cattle from the open space (former kraal) at Bodija to the abattoir. On every cow that is moved either by rope or by carts, the owner pays ₦100 to the Local Government and for every cow slaughtered the payment is ₦50.00 to the Local Government. In other words, for every cow moved to and slaughtered in the abattoir, the Local Government collects a revenue of ₦150.00. Although part of this revenue is expected to be used for environmental sanitation, there is no discerning evidence of such in and around the abattoir: conditions are deplorable.

Semi formal institutions are trade based organisations that are established and registered by the government to provide support to and protect the interests of its members. Such institutions include Miyiyati Allah, an association of cattle rearers, and Road Transport Workers. Miyiyati Allah is an association of cattle breeders mostly dominated by the Fulani. Membership of the association is opened to all ethnic groups according to its chairman. The Association functions in all major cities of Nigeria where livestock passes through or where trading in livestock exists. Leadership of the Association is elected and they perform several functions such as mediating between the livestock breeders and other stakeholders involve in livestock trade, providing security in livestock markets. In Acida Kara for example, the Association charges N20 for every cattle sold in the market.

There is some cooperation between formal and informal institutions, as between the Local Government Authority and the Traditional Authority (box 1).

Box 1: Example of Co-operation among Institutions in Acida market

The Chairman of the Miyiyati Allah group in the market provided us with an example of the nature of the co-operation that exist among the market institutions. According to him, “there was a time when the market was congested with cattle, sheep and goats crammed in one place- as a result security and hygiene was difficult to maintain and crowd difficult to manage and control. The space was insufficient- so we called on to the Sarkin Pawa for the re-organisation of the market. He agreed and took the issue to His Royal Highness Dan Maliki and his highness took the issue to the Local Government Authority. The Authority then separated Cattle and smaller animals. That is why sheep and goats are now situated out of this area and this area is expanded. We now have enough

Some of the market institutions appear to be in transition in northern Nigeria. Those that are able to organise themselves may be transformed from traditional institutions into formal ones, but still retaining the traditional function of the institutions, hence referred here as semi-formal. The transformation is

necessary because of changes in scope of their activities (covering more than northern part of the country) and their source of legitimacy (beyond power of the Hausa traditional authority). Such institutions as Miyiyati Allah and Road Transport workers performing the functions of Ardo and Dan-kwamishon but in a different name and operating in a different format. Such positions have been formalised with elections and written rules and regulations governing the conduct of their activities. However, the Associations of long distance traders (*Fatake*) are in the process of such transition and have been trying to get its association registered as a union for over ten years, but they are not successful. So, they have to continue operating within the traditional structure which is limited to local environment and which make it difficult for them to lobby and take action nationally.

Table 2 Market Institutions in Acida Kara Market

Formal	Semi-formal	Informal	Norms/practices
<ul style="list-style-type: none"> -Local Government -Police -Ministry of Agriculture 	<ul style="list-style-type: none"> -Miyiyati Allah -Road Workers Union 	<ul style="list-style-type: none"> -Traditional Authorities -Long distance traders -Dillanci -Commissioned agency -Vigilante 	<ul style="list-style-type: none"> -Trust -Dillanci (brokerage) -System of La'ada -System of Reciprocity -System of Patronage/clientele -System of Heritage ship

Control of market space

Market space is controlled substantially both in the northern and southern case study livestock markets by commission agents and others. Allocated space in Acida market was alleged to have connection with the power that be particularly the ruling political party in the state. According to almost all the informants, it is difficult, close to impossible to sell livestock in the Acida market premises without using the *dillali*. All the spaces in the market are allocated to the *dillalai*. A livestock owner cannot have space within the market to transact trade with a buyer directly and selling outside the market is illegal. This therefore leaves the livestock owner little choice but to utilize the *dillali*. When the *Sarkin pawa* was asked about the possibility of selling livestock without using the *dillali* he responded:

“No, whoever wants to sell livestock within the market premises will have to do it through a *dillali*. It is a law. Every selling or buying without *dillali* is illegal and therefore not acceptable”.

The space in the Akinyele Kraal (which can accommodate over 1000 heads of cattle) is allocated by the Akinyele Local Government to the various Associations present in Akinyele Kraal (table 1). There are about 20 landlords who control the space allocations in the various associations. These landlords are the main recipients and custodians of the cattle from the north. Each landlord is allocated space and he, in turn, allocates the spaces to individual

members of the various associations. Sometimes such allocations to individuals are made on the basis of group affinity. This group affinity could derive from people who come from the same towns or those who serve as apprentices under the landlords. Consequently new entrants could easily locate their cattle in spaces belonging to individuals on friendship and affinity basis. Some of the landlords also provide free accommodation for those traders who bring cattle to them.

Market and price information

The choice of the market by cattle dealers depends on information they receive about prices at various markets before embarking on their journeys, easy availability of transport and the varieties of cattle species in demand at any point in time. Information on prices and markets is got from dealers on fresh arrival. Most of the respondents in the north rely on trader associations, followed by personal links. Only very few (i.e. large livestock traders) have access to GSM and telephone lines. (However, drivers commonly have a mobile GSM which they use enroute to inform others about happenings on the route (e.g. where police check points are encountered). Few government sources of information are used, largely because the information is obsolete by the time it is received. The type of information mostly required includes supply and demand situation, prices of cattle, security and fuel situation.

Within Acida market, on the basis of the market information on prices provided by the *Dillali*, the livestock owner fixes a minimum and a maximum fee for his livestock. The owner can decide to stay around or not, it does not make any difference. If a buyer comes, it is the *dillali* that negotiates the price and sells within the price fixed. If the market prices have fluctuated, the *dillali* seeks out the owner and informs him of the changes for a new price to be fixed or the owner may decline to sell. No sale is made without the consent of the livestock owner.

Selection of southern markets is made through the *dan kwamisho*'s network of road transport workers across the country, now facilitated by the mobile phones. The *Dan'kwamisho* is able to provide the trader with price information of all the livestock markets in the country. Armed with this information the trader can decide where to send his livestock for sale.

The cattle traders in southern Nigeria at Akinyele have phones and those without have access to public mobile phones through which they contact their counterparts in the northern markets. Through such contacts they exchange information on prevailing prices and the cattle market situation both in the south and the north. They also get information on the dates of departure of drivers bringing cattle to the south.

Credit provision

Most of the livestock traders interviewed in northern Nigeria inherited their business from their fathers/relations. None of them have had access to financial institutions. Rather they depend on family sources (80 percent) and friends/co-traders (20 percent). Their inability to source credit from financial institutions is related to the collateral security required by the banks, which they

are unable to provide. Credit from friends and co-traders in livestock thus become the main sources of credit.

In the past there was no written evidence of witness to the credit taken, given the element of trust which existed between them. These days however witness and written evidence are commonly used but the basic element of trust-acquaintance, social interaction belonging to the same trade and religion as well as living in the same neighborhood still persist (see Cohen 1965).

In Ibadan's Bodija market, cattle can be sold on credit by the middlemen to the butchers and local cattle retailers. The dillalai can sell on credit through mutual trust which has developed between them and the regular buyers over a fairly long period of business interaction. Default in payment of cattle purchased on credit is rare but when it occurs, the different Associations are involved in ensuring payment. The buyer takes away the cattle without payment which is to be made at a later agreed date. In some cases credit sale may attract additional payment of between N5,000 and N10,000 on a cow depending on the length of the duration for payments. For parts of a cow, no additional cost is paid when credit is granted. These middlemen stand as surety for the buyer. Such a credit process is based on mutual trust between the dealers and the middlemen on the one hand and between the middlemen and the buyers on the other hand. After a fairly long period of business association, the dealers develop some confidence/trust for the middlemen who are their regular customers. The same occurs between middlemen and the buyers. The main reasons for selling on credit, however, include the buyers' lack of capital, and the possibility of encouraging and retaining more customers for a dealer. Selling on credit also makes for faster sales.

Market Security

Considerable detail on security issues was collected for Acida market. The security situation at the Acida market is reasonably good compared to the general security situation in the country. The physical side of the market security has improved since the walling and reorganization of the market according to the market officials: "We used to have insecurity when the market was an open space- after complaints to the Sarki dan Maliki- he asked us to form a group and we did and he presented our case to the Local Government and that is how we got the market walled. Before then we had many cases of stolen cattle."

There are now fewer cases of stolen livestock at Acida market and this occurs mostly when the animals are being loaded into lorries. As quoted by the informants the number of times this occurred in the last year ranged from roughly 3 to 12 times. The failure to collect accurate statistics on stolen animals could be attributed to the unwillingness of the officials to disclose the number of such cases for fear of the market losing its reputation as a secured Kara market, but it is possible that the statistics are just not available considering the informality involved and the fact that no information on the market is recorded. Whatever the reason for the non-existence or non-release of information on stolen animals, it is apparent that it is a major area of concern to the officials of the market. Both the Sarkin Kasuwa, Chairman of the market and the livestock market traders have mentioned it as a major security problem. Throughout

discussions with the market officials concern over the problem of stolen animal was mentioned several times.

Another area of security concern in the market is the incidence of stolen livestock brought into Acida market for sale. It was reported that in many cases stolen livestock are handed over to *dillali* for sale. Before the animal is sold, the owner may come to the market to check for his animal. In that situation the thief never shows up again and the *dillali* is implicated. Transaction related security problem involved duping of *dillali*. One of the *dillalai* explains it thus;

“A person brings his livestock into the market- he gives it to a *dillali* who is to sell on his behalf. In the process problems occur. The *dilali* may not know that this is a stolen animal- many cases of that happen. Or a livestock owner gives his animal to *dilali* for sell- the owner may be moving with a thief- the *dilali* assumes they are together. The owner goes his own way to do other businesses. The thief hangs around- when a buyer comes and the price is being negotiated, the thief comes closer and acts as if the animal belongs to him by agreeing to the price- the *dillali* assumes they are together and hands over the money to the thief who runs away with the money. The cattle owner comes back and asked for the condition of his cattle and the *dillali* tells him that it has been sold, the owner demands for his money and the *dillali* says I have given it to the person you were together with. Then he will reply we were not together. You see the cattle owner will not agree, the *dillali* will have to pay the money. It is a risky business. Something has to be done about it”.

Smaller actors in the market such as the *yan’kora* and *masu gadi* equally experience some level of insecurity. According to one of them;

“That is the security problem- you buy a cattle and you arrange with the *dan-kora* to take it home for you. The *dan-kora* ties the animal waiting for the day time to transport the animal for you. He is gone somewhere before he comes back somebody has taken the animal away or got it loaded into a lorry. This happens. Hence, our call for an end to movement of animals in the night- either to go out or for loading.

The informal institutions engaged in Acida market security are many and they can be classified into external agency like the Vigilante, Market traditional authorities (Sarki), and the internal market Associations such as Miyayati Allah, Yan’kwamisho, dillalai and the market workers such as yan’lodi, masu gadi and yan’kora. Each one of them contribute collectively or singly in market security in Acida kara.

Yan’banga is a vigilante group that emerged in the mid 1980s to provide alternative security protection in the North because of the failure of the government security forces to deal with increasing security problems in the country. It is organised and managed by the community, under the authority of the traditional authorities. Majority of communities in the North fund and utilise the services of *Yan’banga*. The *yan’banga* in Acida provides security to Acida

town and as the security situation in the market worsens, they were invited by the market traditional authorities to deal with the problem. The Acida vigilante group is inadequate to provide security in the market, so *Yan'bunga* from neighbouring towns are invited to assist the Acida *Yan'bunga* every market day. According to the Chairman of the Market as well as the Chairman of the *Yan'bunga* in Acida, the *Yan'bunga* provides security in the market by patrolling the market day to monitor and flush out suspected thieves. If a known thief is found in the market, he is asked to leave the market or apprehended and released at the end of the market day.

The view of market customers on *Yan'bunga* in the market ranges from indifference to support. There was only one informant with negative view on the security role of vigilante. He believes that security provision should be the role of the police, not the *Yan'bunga*. However, for the majority of market users, *yanbunga* is a positive addition to the market security. In fact, they are preferred more than the police because of their closeness with the community. According to the market chairman "*Dan'bunga* knows the bad eggs more than we (market customer) do because they interact with them outside the market. They know them and they ask them to leave the market or hand them over to the police. Similarly, a long distance trader said "we prefer the *yan'bunga* than the police because the *yan'bunga* are community members and therefore know the bad eggs in our midst, hence, they are likely to be more effective. It was when *yan'bunga* starts operating in this market that theft reduced". People have confidence on the *yan'bunga* because of the belief that the *yan'bunga* use charms for protection against fire arms. In fact, one of the *dan'bunga* interviewed appealed for assistance from the public for funding to pay for such charms as it is now more expensive to pay for such charms.

The above statement is confirmed by the Chairman of the *Yan'bunga*. He states that "whoever said there is no *yan'bunga* in this market is telling lies. There was a time in this market when people were forcefully stopped and robbed of their wealth because of lack of security. This has stopped for over 8 - 10 months now. Nobody can complain of such insecurity now because we are active in the market". From the above it is very evident that market security is provided by *yan'bunga* in collaboration with the police.

Perhaps one of the most important non-security structures engaged in market security is the traditional authorities. The traditional authorities are responsible for the management of the market and in the process responsible for market security. The traditional market authorities such as Sarkin Pawa and market chairman established some rules from time to time for market security and safety. The last rule passed is over taming animal when taken round the market. It is made a market rule that animals moving around the market must get their front and back legs tied up to prevent causing injury to people. The next rule under consideration is banning loading after 7 pm. They are also said to be responsible for calling to order disobedient 'boys' in the market and disciplining them as long as the offence is not criminal, if it is criminal, the offender would be handed over to the police.

All the informants mention the role of Sarkin Pawa in conflict management and dispute resolution. According to a Dillali, the Sarkin Pawa patrols the market in order to settle conflict and disagreement between people in the market. He is also responsible in protecting trading norms of trust and reciprocity in the market. A butcher said *Sarkin Pawa* “patrols the market all the time to prevent any conflict or theft. For example, if a *dillali* sells an animal and give the money to a wrong owner, the *sarkin pawa* intervenes to ensure that the issue is resolved by forcing the *dillali* to present the person who collected the money from him or pay the livestock owner. Or if a butcher buys an animal and refuses to pay the money, the *Sarki pawa* intervenes and forces the butcher to pay the person”.

Market Associations in Acida market also play an important role in market security. The Miyiyati Allah acts as a mediator between the Fulani and other market actors and also on issues related to cattle and Fulani. The Association also helps to detect and prevent stolen animals being sold in the market. So, every market day, the officials of the Miyiyati Allah assemble in Acida to ensure smooth running of the market. In addition, the *dillali* accepts animal for sale from an unknown trader only after confirmation from the Miyiyati that the animal is not a stolen one. The *miyyati* also assists and intervenes to resolve conflict in the market.

Other workers in the market were also said to play some roles in market security. A trader said “We do not want any security personnel in the market unless invited. There is a group of boys who provide protection to our animals. They are called *yan'lodi* and *Yan'gadi*. A person buys and leaves his animals with the *yan'lodi* and *Yan'gadi*, and no matter their size if you return the following days- you will meet them”.

The Relationship between the Informal Market Security Institutions and the Police

It is apparent that the police operate in the market only when they are invited, otherwise they operate outside the market and come in only to apprehend a suspected criminal offender. Thus, the police operate in the market to supplement efforts of the informal market security arrangements and they are invited only as the last resort. When invited they collaborate with traditional security outlet as Yan'bunga. According to the Chairman of Yan'bunga, they go on market patrol with the police- “we go on patrol with them right from 12.00 am till 6.00 am. We know the bad eggs in our community. That is why we get the support of the police, traditional authority and Local Government Authority. This car I am driving belongs to the LGA”.

The role of police in market security is not viewed favourably in the market by majority of the non-market officials. At best it is viewed with scepticism, and at worst with dislike and suspicion. Referring to the problem of pick pocketing in the market, a consumer said “let the police helps with the pick pocketing problem. They know them, let them deal with them, they cannot”. A trader said “if there is breakage of law and order you do not see them. They do not provide security to us”. Another one said “no, we do not relate with them since they do not protect our animal- you only see police if there is breakage of law for them

to get what they can out of it. Similar view was also held by a Butcher where he said “we have nobody to protect us. Look, what we want from the Local Government is the building of shelter for our boys and for them to send the police to protect us not to collect our money. If they are coming to provide security, not to disturb and harass us they are welcomed. What we do not want is for them to come and be harassing us”. The sceptism is not related to the police alone, even the role of the Sarkin Pawa was questioned by two of our informants. The foregoing indicates the relevance of informal institutions in the overall management and running of Acida market. Without them, one cannot see how trading in livestock could be smooth and effective.

Inter-ethnic conflict and the livestock industry

A brief note on this security-related issue is relevant here, since settler-indigene disputes are reported to be a major source of inter-ethnic conflict in Nigeria. The Bodija inter-ethnic conflict between the Hausa cattle traders and the Yoruba marketers started from a dispute between a goat trader and some market women. However, it is worth noting that there was no disturbance/fighting among the Hausa and Yoruba cattle traders. The main reason for this can only be attributed to the mutual understanding and friendship which trading in the same commodity has created over the years. Also many of the traders interact socially. They attend one another's ceremonies such as children's weddings, burials and religious festivities. It is common for Yoruba traders who are Christians to attend Muslim festivals (il-de filtri and ileya) and for Hausa Muslim traders to visit their Yoruba counter parts, at Christmas and Easter festivals.

Consumption and food safety

Veterinary staff are supposed to monitor the quality of livestock slaughtered and transported for consumption, as well provide veterinary services to the livestock traders. But, like many other things in Nigeria, it is not working that way because of lack of facilities and supervision.

There exist no consumer group or structure in the markets, though some institutions in the market are expected to protect the interest of the consumer. The chairman of Acida market and the Sarkin Kasuwa are there to protect the interest of both the consumers and the traders. Sarkin Pawa is responsible for complaints from consumers on meat, Shugaban dillalai is responsible for complaints from livestock owners as regards to payment of livestock etc. The conflict of interest that is likely to emerge as a result of the Sarkin pawa position in protecting the interest of both the butchers and the consumers seems to be neutralised through the people's perception of the *Sarki* as father of everybody. This observation is supported by secondary data where Adamu (1978:12) observes that one of the basic characteristics of the market system in Hausaland “was and still is the strict observance by the buyers and sellers of the authority and arbitration of the Sarkin Kasuwa appointed by the chief of the town”.

Regulation in the transport sector

In the case of the cattle trade, transportation constitutes a crucial function and a significant cost item.

Formal regulation in the transport sector includes vehicle inspectors who should normally check vehicles road worthiness, drivers and vehicle licences. Police are supposed to provide security through check points. However, most of the check points have been turned into 'toll gates' where the Police are bribed. The amount of bribe allegedly offered to the Police range from as little as N100.00 to as high as N10,000 depending on the alleged offence(s) committed. Livestock truck drivers say that they just pay the bribe in order to overcome delays on their journey.

Many other **semi-formal and non-formal** sector actors are involved in the conduct of livestock transportation business.

The various cattle dealers' associations, the National Union of Road Transport Workers (NURTW), the Association of Cart Pushers and the loaders perform the regulatory role by ensuring good behaviour among their members, controlling their activities and settling petty quarrels which might ensue in the process of transacting business. Many of these Associations have no formal constitution but they rely on norms which they have developed after long years of existence and which they enforce with relative ease.

After a cattle purchase the *falke* informs his *Dan'kwamisho* of his or his group transport requirements. Transportation of livestock depends largely of the availability of vehicles (trailers) most of which (95 percent) are owned by transporters in Jega town, Kebbi state. It is organised through *Yan Kwammission* (commission agents) who are approached by potential livestock traders for a vehicle. The *yan kwommission* arranges for the price, date and time that the cattle are to be transported. Members of NURTW (*yan union*) also assist the *yan kwommission* in sourcing vehicles for livestock traders. If the trader does not have enough cattle to load a vehicle, the *yan kwommission* approach or are approached by other traders who have few cattle to transport. The cattle are then combined with each trader marking his own cattle with a special sign and the agreed price is paid, the vehicle is loaded by *masu lodi* (loaders) and the journey is set to take place. In some cases this process may take between 2 – 3 days before a vehicle can be fully loaded. Usually departure to southern Nigeria destinations is on Tuesdays between 6 – 8 o'clock in the evening when the temperatures are cooler.

The livestock are looked after and guarded by the *Maigadi* until the following day for loading into the lorry the *Dan'kwamisho* has arranged. The *Dan'kwamisho* makes contact among his pool of lorry owners and drivers and negotiate with them on the fare on behalf of the trader. The *dan'kwamisho* performs similar function as that of the *dillali* such as mediating between livestock traders and drivers, provides security and insurance by settling the problem of stolen animals, issuing ticket to departing vehicle which is useful in the case of accident on the road or problem in area of destination etc.

Livestock originating from the market are transported through *yan'kwamishon*, unless by foot. Movement on the hoof is the oldest means of cattle movement and it now accounts for a very small proportion of the total cattle transport market. The dwindling use of the movement on hoofs can be ascribed to the

harsh environment enroute and the transit animal mortalities. Iro (1994) noted that a crude estimate showed that the animals loose up to 40% of their original weight during the more than 1000 kilometers' journey from the northern to the southern markets. However, movement on the hoof to the northern collecting markets like Acida is still common. Although more costly than rail, the road now dominates the movement of cattle in Nigeria. Road truckage is dominated by the private sector and, therefore, it is more efficiently run than the publicly owned and operated railways.

The cattle traders who do not own vehicles rely on road transporters to haul their herds from northern sources to the southern markets. Sometimes 5 or 6 dealers join together to hire a vehicle and the cost of hire is shared according to the number of cattle owned. Cattle movement by road is not without its own problems. For example, the cattle are kept standing and in some cases laying in the vehicles throughout the long journey without food or water (Ademosu, 1976). Most rural roads are seasonal and inoperable during the rainy season. Vehicles are prone to accidents and cattle and freight insurance is absent in Nigeria. Numerous feeder roads were constructed by the Directorate of Foods, Roads and Rural Infrastructure (DFRRI) between 1986 and 1990, mostly in the rural areas (Filani, 1993). These link some of the cattle producing areas to their primary markets in the northern states, facilitating the cattle dealers' movement of cattle to weekly markets. Unfortunately due to the poor maintenance culture in Nigeria, most of these roads have deteriorated.

Through his networks of road transport workers across the country and now facilitated by the mobile phones, the *Dan'kwamisho* is able to provide the trader with price information for livestock markets across the country. Armed with this information the trader can decide where to send his livestock to for sale. The livestock trader may or may not accompany the driver, but most of them said they select one of them to go with the animals but the person may not stay until all the livestock are sold. There is an element of mutual trust among the dealers in the transportation of cattle. Some of the traders may return with the sales they have made before the week runs out to trade again in the Acida next market day, leaving the unsold livestock with a *dillali* to sell. Central to livestock transportation by road is *masu lodi*, that is, those who load and off load the livestock. Payment for the services of *Yankwamisho*, *yanlodi*, *yankora* are supposed to be a fixed fare, but the informality in the transactions has made most of the payment to be negotiated.

Transporting livestock to the south is a costly and risky business. In terms of transportation cost, it costs N2000 as transport fare per cattle to the South. Other levies are paid to the union of transporters, Local Government, Acida market authority and payment of taxes at about 8 checkpoints from Sokoto, Kebbi, Niger States to Kogi, Kwara, Oyo and Lagos States. In each of the state, there is at least one checkpoint where revenue is collected ranging from N50-N100 per cattle. In fact tax, levy and other charges is a major complaint among the livestock traders. Highway robbery is a further hazard. Few livestock traders utilise modern banking facilities such as electronic money transfer.

Data analysis reveals that the cost of transporting one cow from Acida to southern Nigeria ranges from N2000 – 3500 per cow, depending on size and

distance that livestock has to be moved. The costs reported at Ibadan range from as high as N3,000.00 per head of cattle from Gombe, Bauchi State (above 1000 kms), to N1,300.00 in Birni-Gwari, Kaduna State (600 kms) and N700.00 in Mariga, Niger State (400 kms) from Ibadan (Illiassou, 2000). For a lorry-load of 15, the costs are ~~N~~45,000.00, ~~N~~19,500.00 and ~~N~~10,500.00 from Gombe, Birni-Gwari and Mariga respectively. This is much higher than the ~~N~~15,000.00 per lorry load given by Iro for movement from Kano to Lagos in 1993. Other factors which can influence the transport costs include the size of cattle, the number carried by each vehicle and the season of movement. Usually transport costs are slightly higher around festivals.

When there is **petrol scarcity** prices also rise or frequency of movement is reduced. In the last six months there has not been any petrol scarcity because of the effect of deregulation in the petroleum industry. The cattle traders show a sign of relief. Between 1986 and 2003, due to sustained devaluation of the naira on account of the implementation of the IMF Structural Adjustment Programme (SAP), in addition to the criminal non-maintenance of the four refineries in Nigeria, domestic production was overtaken through the imperative of petroleum imports. Given the low capacity utilization, excessive unit of operating costs, low productivity amongst other factors, petroleum shortages became the order of the day in spite of substantial increases in the prices of products since 1990. In very general terms, the impact of the fuel crisis was profound and having domino effects on the economy. For example it has been stated that if there is 10% increase in the pump price of petroleum products, there will be an increase of 6.2% on transportation costs, utility 3% and petroleum sector 4% (Federal Republic of Nigeria, 2000). Obviously these figures are conservative and were computed from model simulation results.

During periods of fuel scarcity, many petroleum marketers hoard the product to sell at astronomical prices. Although there was a law on fuel diversion, hoarding (for example the Special Tribunal on Miscellaneous Offences Act Cap 410, laws of Nigeria which prescribe stiff penalties for fuel diversion, hoarding and smuggling, but these acts continue to persist with impunity. The reasons for the inability of the federal government to enforce the law has been succinctly captured by Ndefo (1999) when she asserts that:

It may be because most perpetrators of these illegal acts are well placed wealthy men who seem to regard themselves above the law. Furthermore petroleum filling station attendants and law enforcement agents sent to enforce order in the sales of fuel at stations collude with hoarders who are frequently enabled to procure petroleum outside queues relapse of the supply situation tempts us to believe that either the powerful cabal holding the sector to ransom is yet to be dislodged or that the federal government has not told the nation the whole truth about what is going on in the petroleum industry. (Ndefo, 2000: 140, 141)

With particular reference to the Sokoto area, the fuel situation was made worse not only because the area shares a border with Niger Republic, which has been a major outlet of petroleum smuggling but also because the powers that be in the state are themselves involved in petroleum marketing and its attendant sharp practices. It is in this context that the high cost of transportation of livestock has to be understood. This notwithstanding, it has to be noted that the period of fuel scarcity provide succor for the unemployed youths as they all rush to take part in the lucrative black market in the sale of petroleum products.

The cost of transport is calculated at the end of the journey i.e. amount at destination, taking into consideration cost of hiring the vehicle, incidental expenses enroute the journey such as *jangali* tax, bribes to Police and other security operatives, feeding of animals on the way amongst others. When the animals are finally sold, the amount realized is shared proportionately to the number of cattle owned by the individuals having subtracted all the incidental expenses incurred on the way. In this process it is the poorer traders (with fewer cattle) who lose out given the high cost of incidental expenses incurred on the way and which are shared on pro-rata basis. This explains why some of the poorer animal owners prefer to sell to larger traders in Sokoto and be paid cash outright rather than wait till the driver returns from the journey. Again in this process, the price of cattle is generally lower at Sokoto given the anticipated expenses on the way. This is one of the ways through which drivers also act as traders thereby maximizing his profit.

Usually it takes an average of between 1½ days and 3 days to move cattle from the various northern sources to Ibadan. Other costs are incurred in the transportation of cattle. For instance, loaders charge between ₦100 and ₦200 per cow, depending on the size of the cows. Also cost of loading varies with the positioning of the cows in the vehicles. Positioning could be by standing (₦100.00) or by laying which attracts ₦250 per cow. This difference is said to be due to the fact that it is more difficult to load cattle by laying them in the vehicles. The unloading at Ibadan attracts only ₦50 per head of cattle whether the positioning is standing or laying.

Certain charges are also paid on each head of cattle during transit. This, on the average, is ₦50.00 but it could vary from one state to another. While in Sokoto, Niger, Kebbi and Kwara States the amount is ₦50.00, the Oyo State Government collects ₦100.00 per cattle in transit within the state before reaching the Akinyele Kraal. Payment made in transit is borne by the cattle owners and not the vehicle owner/driver. However, the owner/driver pays the police who collect illegal fees at various check points enroute. The drivers encounter an average of fifteen to twenty check points on a single journey. The legal check points are the 5 interstate junctions where the charges referred to above are collected. Others manned mainly by the police are illegal. Payment on each occasion also varies between ₦100 and ₦200. In other words a driver can pay up to between ₦1000 to ₦2,000 on a journey. Such charges are passed on to the cattle dealers in the charges originally paid to the vehicle owner.

About 50 vehicles move cattle from Akinyele to Bodija daily. Unlike at the source in the North, the cattle dealers at Akinyele are not free to choose their vehicles, because the vehicles are arranged to move in turns depending on their time of arrival at the Kraal. As stated earlier, the cattle traders in the northern markets arrange their own vehicles after purchase. They then have the freedom of choice which is lacking in Akinyele market. The National Union of Road Transport Workers (NURTW) is responsible for maintaining discipline and ensuring that the drivers obey their turns.

Before leaving Akinyele the cattle dealers pay a tax of N100 to the Akinyele Local Government and another N100.00 to the Oyo State Government. The cows are moved to the vehicles at Akinyele Kraal park in either of two ways. These are by ropes used to drag the cows to the vehicles at N100 per cow and by cart pushers (**omolankes**) at N150.00 per cow. Loaders take N100 per cow. All cows are laid in the vehicles during the movement from Akinyele to Bodija market.

The Association of cart pushers and loaders organize movement to and loading of vehicles. Each member of the Association has his own regular dealers and they stick to them in movement and loading on daily basis.

At the Bodija market, the old pre-1999 Kraal is still used to accommodate the cows on arrival. A section of this is now fenced where cows that are not sold in a day are kept overnight for a payment of N50.00 per cow. Off-loaders take only N50.00 per cattle in Bodija and they are responsible for moving the cattle by rope to the abattoir in the market. The rope used costs N50.00 per piece.

There is an Association of Cart pushers (**omolankes**) made up of 40 members at Bodija. All of them are males and of the same Yoruba ethnic group. Although there is no restriction to entry on ethnic basis, only Yorubas engage in cart pushing at Bodija market. Cart pushing is also not a woman's job. Only a few of them own one cart each and some own two. It costs about N15,000.00 to build a cart. The owners rent out the carts at N20 per trip from the Kraal to the abattoir. The cart pushers carry only ailing or tired cows (due to exhaustion during transit) to the slaughter house at N150.00 per cow. In essence, the pusher makes an average profit of N130.00 per trip. Average daily proceed for cart pushers is put at between N750-N1,000.00. The owners of the carts themselves have to work in addition to renting their carts to others in order to make ends meet.

Although the association of cart pushers has no written constitution, there are certain known norms which the members must not violate. For example, each regular cart pusher has his own customer among the cattle dealers and no one can move cows belonging to others' customers. They hold their weekly meetings on Mondays starting at 1.00pm. Weekly payment of N100 is made by each member for maintenance and development of the association. Additional N20.00 is paid and put in a separate account for purposes of assisting members who may be engaged in any type of ceremonies ranging from naming of a new baby to burying parents or relations.

Another set of transporters within the Bodija market are the head porters (**Alaarus**). These are all women who carry parts of slaughtered cows for themselves (if they are meat sellers) or for others at a cost of ₦30.00 from the abattoir to the vehicles on the Bodija – University of Ibadan main road. Each porter could make an average of ₦450- ₦600 per day, depending on the market situation.

The road leading from the Bodija main market to the abattoir is in a very bad state of disrepair. Consequently, the vehicles that move slaughtered cows to the abattoir to other parts of the metropolis charge fees which are generally higher than the normal.

Movement of slaughtered cows (whole or parts) from Bodija to other markets is done mainly by taxi cabs and to some extent by ‘danfos’ and pick-up vans. Women head porters (**Alaarus**) carry the slaughtered parts to the vehicles either at the park near the abattoir or on the main road at a cost of ₦30.00 per trip load. There are a few male Hausa head porters also but they operate more in the non-cattle trading section of Bodija market. The ‘**Alaarus**’ are not organized in any way and entry is free and uncontrolled. Their ages vary from about 18 years to forty five especially for the women.

To conclude this section, it must be noted that the task of estimating transportation cost in the cattle trade is more complicated once various legal and illegal fees paid in transit when cattle is moved from the northern markets to Ibadan are taken into account. Also some of such actors in the transport chain as the cart pushers and head loaders have not been reflected in previous studies on cattle marketing in Bodija market. Generally, transport cost of moving cattle from the source to Bodija market is made up of fees charged by the vehicle owners/drivers and the loaders at the originating sources in the northern markets, the fees paid to states and the illegal collections by the police enroute during transit. Also the fees charged by transporters at Akinyele market by the loaders and off loaders at both Akinyele and Bodija markets and the charges by the head porters. Total transport rates for moving cattle from the northern states to Bodija market, therefore, include the vehicle hiring costs (at the northern market and Akinyele Kraal) plus the loading and off-loading costs, costs of attendants that accompany the vehicles, taxes paid to states enroute from the north, illegal fees collected by the police at check points, costs for cart pushers and porters at different levels before the cow reaches the abattoir at Bodija market. For the final consumer, the transport costs also include the cost of moving from the sub-markets to the consumer’s home.

Livestock transport security and insurance issues

Transporting livestock between the north and south west is not secure. All the informants in Acida market have a story to tell about their experiences or other people’s experiences with armed robbers on the road. One of the informants explains the problem of insecurity in livestock long distance trading:

“Once you take your cattle to the Kurmi (South) to sell, you never know the money is yours until you get into your house. In as close as Sifawa (30 km away from Acida), our people were robbed of their money around 8 pm. That is

on the part of cattle traders. For the drivers- the major problem is that since the drivers do not have money, and the robbers can not steal cattle- they beat up drivers, sometimes even kill them. In the past, they block the roads, and when the lorry falls down they attack. Now they are bolder.”

Another narrates:

“We have robbers on our roads, two months ago- we were stopped by robbers around 8.00 am along Zuru road. I lost over 480,000 Naira. We were 8 in number and we all lost money to the robbers. We use to take 20 cattle every market to the south, now we can hardly afford 5 cows. If not because of the *sutura* (protection) of this business we would not have been able to have 5 animals to trade today”.

Since the traders carry a lot of cash on return journeys from the south, they risk attacks by armed robbers. Unfortunately, cattle in transit are not formally insured. Freight insurance is available from a few companies for freight transporters especially of export produce (cocoa, palm oil and formerly groundnut traders), and imported goods moving from the coastal parts to factories and individuals in the hinterland but Nigerians especially cattle traders are usually suspicious of insurance companies, which are perceived as quick at collecting premiums but always reluctant to pay claims. They may be unwilling to go through the usually long and difficult process of making claims in case of losses. Once traders incur some loss or misfortune in their trade, they seek solace in God. On what they do if they are duped or robbed of their capital or animals, they said they search, if they do not find their animal or money they resign to fate and seek for Allah’s protection against another time.

When we asked who is responsible for any loss if vehicles break down or are involved in accidents during transit, we were told that the cattle dealers take responsibility for their cattle. However, informal means are used to serve as insurance for losses incurred through trading. Social networks and support from fellow traders and *dillalai* have pulled a number of the respondents from the brink of ruin. One of the informants quoted elsewhere describes such kind of support from fellow traders as *sutura* (cloth), signifying the protection, care, and status their network provides to one another. All the market Associations have the practice of helping one another in a period of crisis or calamity. If a member incurs any loss, he is assisted by his fellow colleagues either through a fixed amount charged to all members. The total amount raised is handed over to the affected person. If what is raised is inadequate, the association may lend the affected person some money to continue with the business. Thus, although the majority of the livestock traders and drivers do not utilize formal insurance services (for obvious reason of inefficiency and ineffectiveness of the system in Nigeria), they have nonetheless been able to utilize and benefit from informal insurance services from family, friends and importantly, association and its membership.

Conclusions

The livestock trade is overwhelmingly male-dominated and highly stratified with many different types of actor. Improvements in livestock market transactions and transportation cannot be achieved without understanding the social context

within which the market operates and the norms and relations that define trading and transport practices. It is in this light that the findings of this research and the conclusions drawn are important.

The importance and dominance of informal institutions and social networks in livestock market trading and the associated transportation business in Nigeria is obvious from the findings of all three case studies: the role of informal insurance is perhaps particularly noteworthy. What is also evident from the research findings is the low level of involvement of the formal institutions in the market. Both rich and poor participants in the livestock trade depend on – and in many cases seem to prefer – the informal market institutions. Within the livestock markets, vigilantes are preferred to the police for immediate local security, for instance. Similarly, in the cattle transport business, dealers' associations, the National Union of Road Transport Workers (NURTW), the Association of Cart Pushers and the loaders perform a crucial regulatory role by ensuring good behaviour among their members, controlling their activities and settling petty quarrels which might ensue in the process of transacting business. Many of these Associations have no formal constitution but they rely on norms which they have developed after long years of existence and which they enforce with relative ease. (By contrast, the police and other highway authorities regulating transport movements are widely viewed as agents of extortion.)

The role of commission agents and the livestock associations in the control of market space is more controversial. Our studies suggest that while these agents play a crucial role in the livestock trade, their ability to bar outsiders is considerable and arguably reduces the potential of poorer livestock owners to obtain a good price for their stock. However, their role in the management of a relatively high-value trade with corresponding risks appears invaluable in Nigeria's current trading and transport context and their returns merely commensurate with this. The role of *dillalai* in mitigating transaction risks and costs is central in a market that is temporary, transitory and where most customers are from distant areas. The *dilallai* and the *Dan kwamishon* provide some elements of permanency and reliability in a market where people from far distant places come and go with their goods. The widespread expansion of telephone use in collection and dissemination of information in the livestock trade is giving them increasing potential to adjust rapidly to market opportunities.

Despite the effectiveness and advantages of the informal institutions in market and livestock trading, the increased insecurity in the transportation of livestock across the country makes the integration of formal institutions, particularly banking and insurance institutions with the livestock marketing essential. We suggest a programme is urgently needed, for instance, to enlighten traders on the availability and advantages of lodging their money in a bank for collection at their destination. For the most part, however, informal institutions are likely to provide the main route to effective market operations in the livestock trade for some years to come.

4. MARKET INSTITUTIONS FOR MAIZE IN NORTHERN NIGERIA

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Introduction

Maize is produced by both small and large-scale farmers in the northern guinea savanna of Nigeria, where it is widely consumed as a staple food by poor rural and urban households. Green fresh maize is cooked or roasted and hawked by women and children, providing a livelihood for many urban poor households. Maize is also processed industrially for flour, animal feeds, biscuits, beverages and beer and in these forms is consumed widely across Nigeria. The ban on importation of cereals by the Federal Government of Nigeria since 1986 has greatly expanded these latter uses and thus overall demand for maize.

This report examines the maize commodity chain and the market institutions that regulate its operation, based on observations in two bulking centres. Attention is paid to gender and ethnicity, credit, security and safety, access to information and transport infrastructure.

Study location and focus of research

The studies focus on two major bulking markets in northern Nigeria's main maize production zone, Giwa and Jengre. Giwa market is located at about 30 km from Zaria on the main Zaria- Sokoto high way, within the Moslem Hausa heartland. It is one of Nigeria's four main bulking centres for maize and the study consequently focuses particularly on transport issues. Jengre, about 30kms from Jos along the main Jos- Zaria road, is located within Plateau state in a region peopled by diverse Plateau groups such as the Lere, Lemoro and Amo. This market also plays an important bulking role, but on a rather smaller scale than Giwa. Here the focus of research was more on credit relations and security. Both markets deal in both yellow and white maize.

Methods

Both researchers used qualitative approaches with an emphasis on observation and individual and group interviews (using checklists). The researcher in Jengre found it particular advantageous being a woman, since it was easy for her to sit among the women retailers and conduct interviews. The nature of the activities going on in the market did not allow group interviews, though a few took place after closure of market activities especially with the wholesalers.

The researchers interviewed diverse market actors (traders, transporters, loaders etc.) and key informants such as the Sarkin Kasuwa (market administrator) and the chairman of the dillalai (commission agents) during repeat visits to the markets on market days in December 2004 and January 2005. The emphasis in each case was principally upon maize traders and transporters, rather than on consumers. To achieve consistency and validity of information gathered, triangulation was used to cross check and confirm responses from 2-3 respondents, sometimes at separate visits.

One limitation to the Giwa study, which focussed on transport, was that it was not possible to reach actors like transport owners because they were not in the market. Such vehicles are bought and given to drivers to drive without the owner accompanying them.

Results from qualitative research in these markets were compared with material from other studies of northern Nigerian maize marketing.

The maize marketing chain

There are many actors who play active roles at different times in the maize marketing chain. Understanding the role of each actor in the market is necessary because they determine how rural producers and consumers have access to the market and also how the maize gets to urban consumers and industrial users. The actors in our two study markets vary slightly in their local names and roles since Giwa is located in a Moslem Hausa region, whereas Jengre is dominated by Plateau ethnic groups. In Jengre the September 2001 crisis in Jos has indirectly affected the trust and interaction between the Christian and the Moslem traders. Thus roles that were exclusively played by Moslem traders are gradually being invaded and succeeded by the indigene Christians. This can be seen from the significant role now being played there by the indigenes as dillalai. In both markets, women play a very limited role, though in Jengre women are more strongly in evidence in the retail sector.

Figure 1: Marketing channel for Maize in Northern Nigeria.

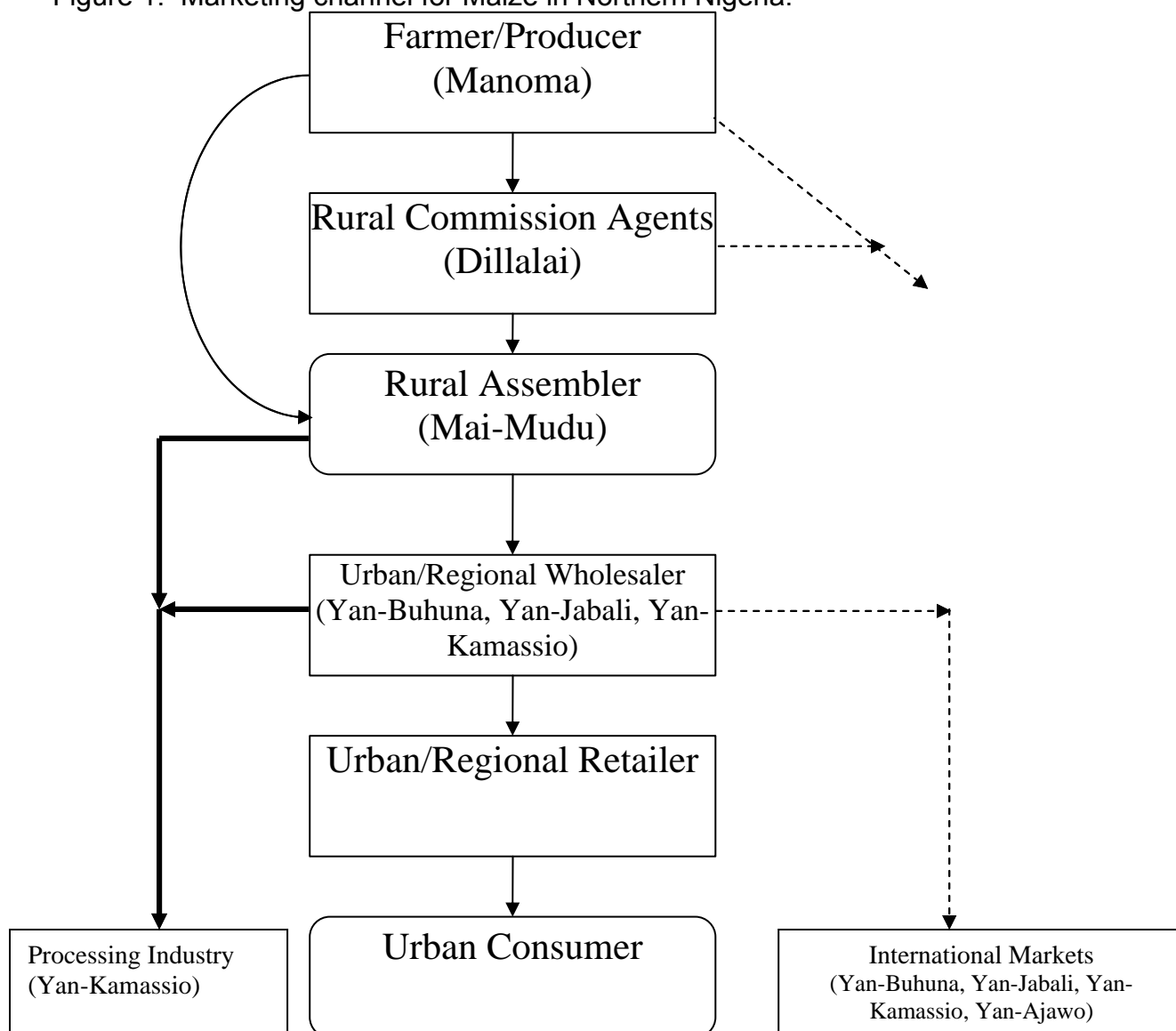
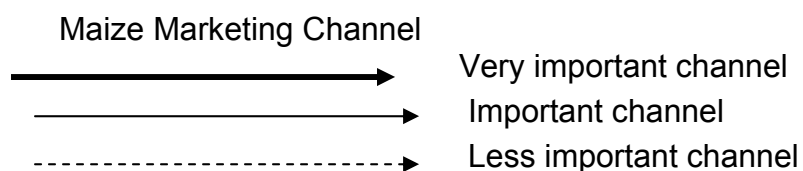


Figure 1: Marketing channel for Maize in Northern Nigeria.



Maize retailers (mai auna)

In **Giwa** market the retailers are generally male, because this is a Moslem Hausa/Fulani market. The maize retailers usually deal in more than one grain at a time. The maize traded is obtained in two ways; first, the farmer/rural assembler brings the maize into the market in smaller measures (usually less than a bag) and gives it to a known or familiar retailer or if a first timer seller, to a retailer that must have been recommended by a relative or known person. The farmer/rural assembler will leave the maize with the retailer to sell for him/her. He or she may or may not disclose the quantity brought to the retailer at the initial stage until the sale has been made. The farmer/rural assembler might stay with the retailer while the sale is being made or might go into the market for other transactions but will return later to collect the money from the sale. When the farmer/producer returns, the retailer will ask for the quantity brought (number of measures) if that has not been disclosed earlier to him and on confirmation by the retailer, he pays the exact amount to the owner of the maize. The retailer is not paid for the services rendered to the producer/rural assembler but may receive a gift. If however, after measuring the quantity brought there is a fraction of a measure left, that fraction is forfeited to the retailer. The retailer gathers such fractions from all the customers and sells that for himself as his gain from the services provided to his customers.

The second way by which the retailers obtain the maize sold is by buying from farmers/rural assembler that brings maize to them. In this case, the retailer knowing the likely prevailing price for the maize in the market for that day, will buy it from the farmer/rural assembler at slightly lower price and pay him/her on the spot. The retailer then waits to sell the maize at the prevailing market price or he keeps it till the next market if the prevailing market price of maize that day was not good enough for him to make profit.

Customers patronizing a retailer mostly come from the same village as the retailer. The customer-retailer relationship is built on mutual trust, particularly if such customer always tells the truth on quantity brought for sale and if the retailers always pay correctly for quantity brought without dispute on price of sale. In the case of Hausa Giwa market, the trust as basis of transactions in the market is not just due to familiarity but also religion. In most cases, the people involved know each other over some time, but the fact that they are all Muslims who believe in the supremacy and judgment of Allah, should anybody cheat the other, is an additional advantage.

Giwa retailers were asked if there has been disagreement between them and their customers in the past and how such conflicts were resolved. They agreed that there could be disagreement between them and their customers. An instance was given in which the maize brought to one of the retailers by a farmer/rural assembler turned out to be stolen. Cases of stolen grains being brought to the retailers for buying are said to be common in the market and

therefore the retailers said they are often careful when buying from those who bring grains to them. According to them, those who bring stolen grain are in a hurry to dispose of it, so they sell at much lower than the prevailing prices and they often leave behind the container in which the grain was brought. If somebody lost his/her grains and complains to Sarkin Kasuwa of the theft, the Sarkin would send his officials/ assistants to see if it could be found with anybody. The tracking team would first visit the retailing section of the market to see if it could be found through the recognition of the container of the grain or the grain itself. If it is found with any retailer, the case will be reported to their leader (Sarkin mai auna). If the person who stole the maize has been paid and can not be found, the retailer on whom the stolen maize was found would be asked to pay for the stolen maize. Where the amount involved is more than the retailer's immediate capacity, members of his association may be asked by their leader to contribute money to help him out to quickly offset the bill of the stolen maize. The contribution to bail out a member from a problem is not compulsory nor fixed but effective as members do this as insurance against the day they too might enter into a problem. The experience from a past episode is described in the box below.

A thief stole 2 bags of cowpea in the market and sold it to a retailer in the market. Later that day, the owner identified the thief and he was caught and taken to the Sarkin Kasuwa. The Sarkin Kasuwa asked the thief to lead them to the buyer, which he did but unfortunately, the thief pointed to a wrong retailer as the buyer. Since the real buyer could not be ascertained the pointed retailer was asked by the Sarkin kasuwa to pay the money for the 2 bags and the money was given to the owner of the maize. The thief could not pay because he had spent it.

Because of the danger of receiving/buying stolen grains in the market, the retailers are very cautious with their customers, particularly if they are first timers: they watch the price the seller is willing to accept (would sell cheap); find out the number of measures contained in the container (may not know if it is stolen); note whether the seller is going back with the container with which the grain was brought for sale.

In **Jengre**, by contrast with Giwa, maize retailing is dominated by women. They purchase maize from the dillalai in bags or from the Uwarmudu (dillaliya) in measures (mudus) The retailer does not have direct access to the producer in the market area, by contrast with the situation in Giwa, but may purchase maize from the producer either from the farm or from the house. In other respects their mode of dealing seems similar.

b. Rural maize assembler/traders (mai mudu)

The mai mudu collect maize from producers in small quantities (not in bags) and retail in mudus (measures) to consumers and retailers who also buy in relatively small quantities. The smaller rural assemblers brings about 2 – 3

bags to the market but the bigger ones can bring up to 20 bags depending on their capital base and the season. The rural assemblers cover a distance of up to 30km and use vehicles to transport the maize to the market.

Most in Jengre are women (*uwar mudu*), but in Giwa most are men, although young females of 11 -15 years may be involved (i.e. prior to marriage). The role does not necessarily require a large capital base, since they do not purchase maize in cash. *Mai mudu* are usually paid from the remains of the grains after measurement. This makes them measure with special skill in order to get left over after measurement as their remuneration. They also provide credit in cash and in kind to most of their patrons while they themselves receive credit from the farmers and sometimes from the bulk purchasers.

In Giwa market, the *mai mudu* have to sell through a *dillali* and pay ₦ 20 per bag sold to the *dillali* as commission. They bear the transport cost which ranges from ₦40 – ₦50/bag from near by villages and about ₦100/bag for distant places. If they sell at the retailing section, there will be no payment for commission but will have to pay *dandoko* (head load carriers) or *maibaro* (wheel-barrow carriers) to transport them from motor park to the section at a fee of ₦ 10 per bag. But because the retailer buys a very few bags at a time and may not pay until after sale, the rural assembler prefers to sell at the wholesale section through the *dillali* and get his full money. The *dillali* canvases for buyers, negotiates prices based on quality of the maize and consults with the rural assembler on the offered prices before the maize is finally sold, to ensure that that price is acceptable to him.

The rural assembler's benefits from going through the *dillali* are that he does not have to stay there to negotiate sale prices with the buyer which is a saving on time and energy in negotiation and he also gets his money in full once the sale has been made. The maize is given to a male *dillali* for sale but the actual buyer could be a male or a female.

c. The maize bulkers (*yan jabali*)

A group of traders called *yan jabali* were identified in **Giwa** market. These are few in number and unorganized as they operate without an association. They go round the retailers to buy maize in measures at retail prices and bulk them into bags (40 tiyas = 1 bag) and then resell wholesale in bag. However, because the bag is not weighed before sale, they turned the maize into a smaller bag that contains less number of tiyas, usually 2 – 5 tiya less and sell it as if it is a normal bag of 40 tiyas. Sometimes, they use the same bag from which they have taken some tiyas out but which has been sew neatly so that unless you are highly experienced in the trade, you may not know. By the time they buy 2-4 bags on a market day, they would have obtained 8 - 20 tiyas extra which they now sell at retail price as their profit. Those who have money

to buy more could get an extra bag to sell at whole sale price, which is often less than retail prices. The retail price was ₦ 95 per tiya while the wholesale price was ₦ 92.5 per tiya. The retailers may reduce ₦ 1-2 for known customers depending on the quality of maize on sale. The yan jabali are regarded as 'cheaters' because they play on the intelligence of those who do not know the market well in terms of sizes of measures used since sale is not by weight.

d. *The yan wazai*

Yan wazai operate in many Plateau markets, including **Jengre**. They are a set of traders who are neither dillalai nor retailers, but operate both as wholesalers and retailers. Like the yan jabali they have a poor reputation. They purchase maize from the farms or houses of producers and sell to retailers or consumers in the market or give to the dillali to sell to wholesalers. They may also provide credit in form of cash, fertilizer and seedlings to the producers since they have direct access to them. However, in Jenre market some respondents complained that their bags were usually not full according to the kilograms (kg) specified on the bags. In Jengre market efforts are reportedly being made by the market authority and the dillallai association to stop the activities of the yanwazai in the market.

e. *The company agents/merchants (yan kamassio)*

Company agents are common in **Giwa** market. There are three types: firstly, those who come from the companies during the glut periods to buy maize direct from the market and store them until the maize could be evacuated. When they get to the market, they make use of the yan kamassio to buy the maize for which they pay ₦ 20 commission for every bag bought. The second type of company agents are those who are contractors to companies and who get the local purchase order (LPO) to supply certain quantities of maize to the company. They are usually wholesalers of grains who also buy from the market through the yan kamassio in the same manner as company agents or sometimes, they may supply from their own production as most of them are also producers of maize. The third type is that the yan kommassio may also act as company agents as they are approached directly by companies to make purchases for them as if they are wholesalers. In this case, they are given LPO like the wholesalers to supply the maize at an agreed price.

The company purchases are usually made between November and December each year. At this period, they send out their agents to go round markets in the production zones to get information on supplies and prices from traders and farmers. When the LPO is given the unit price is Naira per tonne even though, the purchase is made in bags that have not been weighed at purchase in the market. The supplier therefore has to be careful of the type of maize purchased and the size of bags as not to run short when it is weighed in the company at delivery. There is no specification in terms of colour and variety for the maize supplied to companies but the hybrid variety, which is denser and the yellow coloured maize are more preferred.

The yan kamassio who are general grain dealers are resident in the market and facilitate grains buying for large buyers for a commission. They operate in four ways:

(1) they buy maize for wholesalers or contractors who have LPOs to supply maize to companies, (2) they buy for company agents that come to the market to make direct purchases, (3) they help individuals and wholesalers who want to make large purchases to carry away or for temporary storage in the market for sale later, or (4) they get LPOs from companies to supply maize.

In the first and second cases, the yan kamassio would be approached to help buy some specified quantity of maize for the wholesaler or contractor. The buyer may or may not be physically present in the market during purchase. The buyer if present will pay the full cost of the grain plus the cost of transportation to the destination. If the owner is not physically present, he would deposit 50% of the transport money and pay the balance on delivery. The arrangement for the conveyance of the maize is done by the yan komassio if the buyer did not come with his own vehicle. The risk of given load to an unknown vehicle is given below in the box.

An Igala man paid for 5 trailer loads of cowpea to be delivered in Lagos. He paid the advance of 50% of the transport cost to the yan komassio but only 4 of the trailers reached destination as one driven by a Ghanaian disappeared with the transport deposit and the cowpea. The yan komassio was made to pay for the cowpea diverted and the transport fee to the owner when the case was reported back at Giwa market through the association.

After this incident, the yan komassio no longer use vehicles where they don't know the owner or driver or they have to send an escort to follow the driver to the destination.

The *yan kamassio* receive ₦20/bag of maize purchased. In the 3rd case where the buyer is on the ground and the maize is to be conveyed away, the same process for the 1st and 2nd cases are followed. If however, the maize is to be bought and stored in the market, the yan komassio will buy the maize based on the amount brought, rent a store in the market and store them until the buyer wants to sell or carry them away. If the sale is to be done in the market, the yan komassio will do the selling either in the presence or absence of the owner and his money is returned to him. The yan komassio will take ₦20 per bag of maize sold again. In the fourth case, the yan komassio will buy and supply the company as required in the LPO and get his pay on delivery.

f. The commission agents (Dillalai)

Whereas the yan kamassio act for buyers, dillali act for sellers. In many markets across northern Nigeria, farmers are not allowed to sell maize in

quantity directly but must deliver the produce to a dillali who is mandated to sell the produce to traders and consumers. New producers or suppliers to the market who don't have a dillali are quickly identified and attached to a dillali by the Chairman of the dillalai. This relationship continues as long as the producer brings his produce to the market. A producer can choose to change the dillali, through the chairman of the association, if he encounters problems.

The dillali- seller relationship is built over time on mutual trust. Usually it starts from a maize seller being personally known to the dellalai (family relations, in-laws or friends) or he was introduced to the new customer by an old customer who has previously sold through him. As the trade interactions continue over time (possibly after 2-3 transactions), the trust is built a round themselves to the extent that the seller can freely bring his maize for sell and don't have to be present when it is being sold and the dellalai can hand over the sale money to the owner without any argument or doubt from the seller. The length of interactions between a new customer (seller) and the dellalai is a function of the extent of this trust because when doubts and arguments over quantity brought and the amount remitted to owner start arising, then the trust has broken down and the seller would look for a new dellalai for his future transactions.

The commission agents in Giwa market were all Hausa men and they dominated the market in numbers (up to 60% of all participants/actors). They get a commission of ₦20 per bag of maize sold or 0.55% of the producer price. The commission is deducted from the money paid by the buyer. The commission received is more or less fixed by the Dillalai association in the market but usually, it is the same amount for all the markets in the zone at that time. There could be increase in the commission if the general prices of grains increased. Sometimes however, the seller may give some token amount of money to the dillali over and above the commission received from the buyer as a show of appreciation.

Even though the activities of the dillalai are conceived as excessive and seem to exclude the farmer from having direct access to consumers, the associations have in many instances provided mediation. They arguably protect the farmer from being cheated by buyers and also allow the farmer to transact other business in the market while the dillali does the selling. In Jengre market, only the dillali association members are allowed to collect the commodities from the farmers and sell. Therefore, the fear of farmers losing substantial income is minimized especially considering the fact that the dillalai as well as the farmers are indigenes.

ACCESS TO CREDIT

Credit arrangements permeate the maize chain. Many small farmers, for example, depend on financial assistance or assistance in kind based on their personal relationships with the dillalai. The dillalai organize and collect fertilizers for them and they pay with their produce after the harvest. Retailers also depend on the dillali for credit assistance, in this case the dillali giving

them 1-2 bags of maize to sell and pay directly after the sales (in Jengre market with extra cost/interest (riba) of N50 per bag per day). The retailers consider the charges of the dillalai high as complained by Rhoda Tanko – a 23 year old woman who has been retailing for the past four years. She exclaimed that even though the charges are high *“we don’t have a choice since we cannot afford to pay cash for the bags; we have to depend on them and pay their charges until the day we are able to afford it”*.

Retailers may also provide credit to their consumers, usually base on trust, since most of them are familiar with each other. Access to credit is a major constraint to the retailing business, which limits and sometimes cripples their activities. These difficulties are linked to retailers’ low social status and lack of collateral. Thus, in Jengre, the only solution has been to rely on the dillalai to collect produce on credit or through informal savings (weekly adashe) and credit associations where they exist to obtain business finance. The adashe is usually collected weekly on market days by the organizer (uwaradashe).

In Giwa market sale of maize to consumers and other buyers on credit by retailers was not common because of past experiences. One of the retailers told the story of how he sold on credit to a customer and the credit turned out to be a bad debt. Since then, he has learnt not to do so again. Mallam Mu’azu, the retailer gave an example of how he sold maize worth ₦350 to a co-retailer who lives near the Giwa market to sell and return the money to him in the next market day but has not been paid two years after the credit was given. The man has changed business from grain trade to selling water in the market. When the retailer was asked why he didn’t take action on him, he said that having persistently asked him to pay and he has refused to pay, he has left him to God since he no longer belonged to their association where report could have been made and perhaps sort the intervention of their leader and members. To him that debt has been written off as bad debt. Forcing somebody to pay debt especially small one like this is not common in the community, as everything are often left to God by virtue of their religion. One of the retailers however said that he sells on credit to other retailers in the market but such person will have to return the money plus any unsold grain at the end of the market that day. This usually happens when a retailer runs short of a particular grain type and his customers are looking for it to buy. Those retailers who have more sell through those who do not by giving the sellers some discount on the bag. One of the trader said that his credit sale is about 10% of his total sale on any market day.

The provision of assistance establishes and strengthens relationships among traders due to the interdependence on each other. This in turn sustains and encourages market operations and networks. Table 1 illustrates the credit relationship between the market actors.

Table 1: Credit relationship among the maize market actors

Credit receiver	Credit provider
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Dillali	Producer, wholesaler
Producer	Dillali, Transporter, Yan Wazai
Wholesalers	Dillali, Transporters
Retailer	Dillali, Transporter, Yan Wazai
Yan Wazai	Producer, Transporter

Source: Field Survey, January 2005, Jengre market.

The table above shows that the dillali plays a dominant role in the provision of credit to almost all the actors in the maize chain. This suggests some form of confidence and trust placed on him by the producers and other traders. Other sources of credit included personal savings, relatives, friends, personal relationships and associations. Only one actor (wholesaler) had ever received formal credit for reasons given on table 2.

Table 2: Reasons adduced by market actors for not obtaining loan from the formal credit institutions (banks)

Reasons for not obtaining loan	No. of respondents
Lack of awareness/ignorance	18
Lack of collateral/security	15
High interest rate	14
Cumbersome bank processes	10
Fear of default	5
Corruption of bank officials	3

Source: Field Survey, January 2005, Jengre market.

An official of National Agricultural Credit and Rural Development Bank (NACRDB) confirmed that, until recently (about 5 years ago), credit was only available for large scale purchasers/traders and even the present government's policy on providing credit to rural producers/traders is not known to the small scale traders due to lack of information. Some of the traders complained that they applied for loan for more than a year now (since 2004) and they have not received any information on that. This probably explains why the traders rely on the informal credit providers which are easily and readily available. Most of the small traders, especially the uneducated seem to have a phobia for formal credit. This can be observed from the response of Madam Alisabatu Ishaku given below:

"What do I have and who knows me that I will go to the bank to look for money"

Trust was discovered to be the key condition attached to credit provision and repayment. This trust is established through long time transactions between the actors.

Similarly, in Giwa, none of the market intermediaries used formal loans to pursue their business. The reliance on credit from family members and friends by traders is traced to the difficulties associated with getting formal credit and with repayments when there is a problem that cause default. With informal credit, there are no repeated visits and filling of forms; where there is default there may be no seizure of property but re-scheduled. Furthermore, the credit may be a seed capital to purchase grains for the merchant relation at an agreed price and whatever the person can save from it becomes his own capital. This is very common among grain merchants who have boys or agents in the field. They go to the bush markets to buy at cheaper prices and from the difference in prices can make substantial money over time to start their own business. In Giwa, as in Jengre, the rural assembler's sources of trading capital were personal savings and borrowing from family member.

Trader associations

Membership in market associations can play a crucial role in marketing. Each category of middlemen has a structure built around it – an association with a

chosen leader to whom all members respect and goes for arbitration in time of conflict. The various association members rally round one another in times of needs which may be social or financial that may or may not be related to the actual businesses. For instance, in the social circle, when a member is marrying or having naming ceremony or is bereaved, members will be present on such occasion and would likely present gifts which may be in kind or cash. As a business security, members rally financial resources to members who are in financial distress or run into business trouble. Thus, there is some kind of social insurance for members whom the formal insurance system does not provide for, particularly as the market intermediaries have in most cases no formal education and may not be rich enough to afford formal insurance

Most *dillali* in Giwa market belong to an association and have membership cards for the association which they carry. The role of the association is to help solve conflict whenever it arises either between members or between members and customers. The registration fee is ₦1000 per member and the payment is once and at registration. However, some *dillali* operate without being a member of the association. The un-registered *dillali* are said to be dangerous to deal with by the public as they may be thieves and dupes. The *dillalai* do not force sellers to bring the maize to them but it is an accepted norm among the Hausa people so everyone complies. A seller who wants to sell by himself might face frustration from the members of the association by ensuring that customers are lured away.

There is no regulatory body controlling the activities of the *retailers* in Giwa market as such, although there is an association of the retailers whose membership is very loose as there is no membership register. The association has a leader that is appointed by members and such leader in most cases has a bigger share of the market and share the interest of the people under him. The association binds the retailers together in fighting for their common interest, providing space for new entrants in the market and for helping one another in times of need or problem. When a member is in financial problems, members may rally cash assistance in form of loans or give grains at slightly lower prices to the person to sell so that after the sale, he can make some profit while returning the agreed amount and still remain in business. They also help settle disputes among members whenever they arise.

Although there is, in theory, free access to membership of the associations, screening occurs. This involves putting prospective members on probation to study their character before full acceptance and, essentially, being a moslem. Leadership is built round the associations and the local authority that owns the market and which is represented by the market chief (Sarki Kasuwa).

By contrast with Giwa market, in **Jengre** maize market about 70% of those interviewed disclosed that they do not belong to commodity associations except the National Union of Traders and Marketing Association (NUTMA), which is the general association for the traders. This is a great departure from Giwa and other markets.

In Jengre, only the dillali/transporters belonged to the commodity association while that of the transporters was based in another town. This suggests that the control by some of the associations such as retailers, producers and 'Yan wazai' and wholesalers in this market are not as strong as it is in some other markets in the region. Some retailers suggested this enables them to participate freely in buying and selling even though they may not benefit from privileges enjoyed by associations members else where. The traders explained that to belong to any association, it is mandatory to register financially. For the dillalai, they pay ₦300.00 for initial registration while the labourers (that is, loaders, off-loaders) pay ₦500.00. This may be a key constraint to other traders participating in such associations.

Space allocation is made by the local government in Jengre market and this is a major issue. This means that access to space is on first come first served basis, especially for the retailers whose wares are small. This has encouraged disputes and quarrels among traders since permanent spaces are not allocated to individuals. Storage facilities were also not available in the whole market. Traders (wholesalers, dillallai, retailers) therefore store their maize in private stores outside the market. They therefore pay extra money to secure and store their goods.

Security

The maize market in **Giwa** is segmented into a retailing section, which is in the main market and a bulk buying section, which is separated and walled round for security.

The Giwa market authority has hired guards (*maigadi*) for the market and any unsold maize can be left in the market till the next one at a fee of ₦20/bag. Although the market is generally safe under the *maigadi*, there may be theft on market days. An example of what happened during the last Ramadan fasting (September 2004) was given. A bag of cowpea was stolen from a *Dillali* in the market. The *Dillali* was asked to pay 66% (2/3) of the cost of the stolen cowpea to the owner while the owner bears 34% (1/3) loss. It was said that if the theft was done while the maize was at custody of the *maigadi*, the *maigadi* will have to pay the full cost to the owner.

Each trader pays ₦30 per stand/stall as revenue for the LGA per market and from this, the LGA supplement the salary of the *maigadi*.

In less organized **Jengre** market, absence of security is a major concern to all the actors in the market. This result in constant breaches of security in terms of fighting, disputes, theft cases (recorded every market day). Therefore the safety of goods is not guaranteed in the market. As a result, the market does not function beyond 6pm due to fear of uncertainty, attack by robbers and the safety of trade. Only 4 night watchmen (*Maigadi*) are engaged in providing security, and even then it is not officially arranged as individuals have the responsibility to make arrangements for the safety of their goods at their own risk with the informal security providers in the market. Four of these informal security men were engaged in Jengre market. They watch over and protect produce that are left in the market over night. They also make arrests of

thieves on market days and they are taken to Sarkin kasuwa who resolves the issue. Where the matter is beyond him, it is then reported to the Nigerian police outside the market. The maigadi explained that although theft cases are reported almost every market day, they are not able to arrest all the thieves because of their limited no which makes it impossible for them to cover the large market area. Three reported theft cases had been made since the beginning of 2005 and handed over to the police. They further explained that thieves are usually thoroughly beaten when caught before they are handed over to either Sarkin kasuwa or the police to serve as a deterrent. It was discovered that their services are privately arranged for by traders/producers whose produce are left in the market. The maigadi only work on market days and are only engaged when goods are brought into the market. Once they are evacuated, their services are over. This seems inappropriate for a large regional market such as this

Weights and measures

In both markets, lack of standardisation of measures leads to occasional disputes. In **Giwa** market, the retailers use two types of measures for the grains in the market. They are *tiya* and *mudu* ($\frac{1}{2}$ tiya). These measures looked standard but the retailer said that each type has smaller and bigger sizes, which is only known to the retailers (difference not visible to ordinary buyers and sellers). The difference was demonstrated by the retailer who used his long finger to measure the surface diameter. The buyers (rural or urban) may not know this difference unless he/she is told. These measures were bought from open markets and were not regulated by anybody but are accepted by both buyers and sellers since weights are not used in the market for measuring grains. When asked if the retailer use the same measure for buying from farmer/rural assembler for selling to the urban and rural consumers, the answer was affirmative but they cautioned that if a retailer wants to cheat he would use the bigger measure to buy and will sell with the smaller measure. The implication of this practice is that the rural poor farmers and assemblers are cheated as they receive smaller prices while the rural and urban consumers are made to pay more prices for getting less quantity of maize. The *Dillalai* sells in those bags brought by the owners. According to the dillalai, even though the sizes of bags are different, it is the business of buyers to know which size is smaller or bigger and that is why buyers may need the services of the yan komassio for buying because they know what should be the big or small bag, have idea of what the price should be and arrange for the transportation.

In **Jengre** maize market, similar variations in price occur as a result of differences in the size of bags or mudu used. Again, sharp practices are observed in the use of different measures for buying and selling. For instance, while a bag (100kg) of maize sells for N3,350 at the dillalai (commission agents) while, a similar bag sells for N3,450 – N3,500 (less transport and commission charges) at the retailers in the same market. It was also noted that the measure (mudu) used by the retailers to buy maize differed from that used for selling. Such measures are manipulated and mutilated and,

additionally, the style of measurement is so fast and with skills such that the consumer goes home with less quantity of grains than was paid for. Due to the ineffective regulation, these practices are not checked and therefore not penalized by the authorities. This sometimes generates much debate and argument between buyers and sellers as they haggle over the price of the commodity and the mudu to be used.

Market information

Table 3: Sources of market information in Jengre market

Source of information	Frequency of Users
Face to face (trader-trader)	24
Market associations	15
GSM	3

Source: Field survey, January 2005

Personal networks are the major sources of information in **Jengre** market. All the traders interviewed have personal networks through direct contacts which they trust to provide information on prices, demand and supply from other markets as well as other information relevant to their businesses. Fifteen traders indicated that they also rely on information provided by their associations. Just three (out of all 24 interviewed) traders (wholesalers) indicated that they own and use GSM as a major source of information in their business (though they do not use it in Jengre market due to lack of service in the area). The cost of owning and maintaining GSM is beyond the reach of poor traders whose profit margins are minimal. This explains why many depend entirely on face to face (personal network) and their associations for information.

The use of radio/television and government bulletins were not common sources of information. They complained that the media/government were not interested in marketing activities and therefore are not in the position to know daily or weekly trends in the various markets. Consequently, they cannot be relied upon to provide information on price, demand, availability, quality, credit opportunities and general market behaviour.

In **Giwa** market, information on sources of supply, demand and prices is more freely discussed on phones. Cellular phones and line phones have become popular with traders, particularly dillalai, yan komassio and wholesalers.

Price determination

The price of maize in **Giwa** market is not fixed but determined by the forces of supply and demand in the market on that day. The reference price however, is determined by the price of maize in the last nearest market, which the itinerant traders and the dellalai always know. The prices also depend on whether it is morning, afternoon or evening on a market day. The afternoon prices tend to be higher while evening ones are generally lower. However, through bargaining, some few Naira may be reduced from the prevailing market price for a buyer depending on his/her bargaining ability.

Regarding the role of the associations in fixing the price of maize, **Jengre** respondents varied in their views. While 50% of the respondents explained that price was determined by the market forces of demand and supply, 25% argued that it was the dillalai that determine prices, and 12% said that it was

between the farmers and the dillali. However, for the transporters, the transport charges were determined by their association. Further investigations into the pricing issue confirmed that the dillalis were responsible for fixing pricing by observing the demand and supply of the produce, transport costs and charges which they said starts from Saturday evening when the goods are being brought into the market and when the buyers arrive. The more the quantity brought in, the lower the price and the more the buyers in the market, the higher the price.

Transport institutions

a. *Within-market transportation*

In Giwa market wheelbarrow transporting seems to be an occupation mainly for poor young boys, as elsewhere. Those interviewed were all between 13-15 years and in Koranic (Islamiya) schools. Their main role is to carry loads for those who need their services. They were found in both the wholesale and retail sections of the market. They carry loads into the market from one section to another, from and into Giwa town and to the motor park. The wheel-barrow can carry up to 4 bags of maize at a time, depending on the strength of the pusher. The charge is paid after the maize has been delivered at the destination. The wheel-barrow pushers have no association and indeed, most of the wheel-barrow being pushed are rented from people who themselves don't push wheel-barrow but are engaged in other businesses. The wheel-barrow pushers are hired at ₦50/day (market). The wheel barrow pusher pays a market rate of ₦10 and could earn between ₦150 – ₦200 per market day while spending about ₦55 for feeding.

When the wheel-barrow pushers were asked who bear the loss if the maize got damaged or stolen in transit, the wheelbarrow pushers said they bear the loss - they are sometimes asked to pay for damaged grains where the bag burst in motion.

Yandoko (Loaders/Off-Loaders, etc) load and offload maize as well as packing/stalking maize in different vehicles for onward transportation. In Jengre each loader is usually attached to a driver (master) during each market day to carry out his function. Their income depends on the number of bags carried per market day.

Carrying the bags within the market attracted ₦10 – ₦20 depending on the distance and quantity. The charges were usually paid by the maize owners while the drivers paid for the packing/stalking.

They belong to an association known as National Union of Labourers (yandoko) through which they gain access to employment. They however complained that they do not have a branch in Jengre. It was observed that the traders/drivers and the yandoko have a strong linkage which makes the transportation of their goods easy.

b. *Transport to and from market*

From the villages, pick-up vans and buses are the common means of transportation of grains to the market. From the remote villages, the maize is conveyed on motor cycles and cart or donkeys to a central point where the pick up vehicle is available. Sometimes, the driver could be invited home if the available quantity is enough to fill the truck. If there is a vehicle break down while carrying the maize, the driver arranges for another vehicle to complete the trip once it has been paid by owners. If however, there are damages like burst of a bag as a result of a bag falling off or an accident, or the maize is stolen in transit, the owner shares the cost of the loss with the driver. The proportion of share is often negotiated between the owner and the driver on the basis of who was careless in causing the loss. If the owner followed the vehicle and there is a missing bag, he bears the full loss as it is taking that it was his own carelessness.

For onward transit of maize from the markets, contact is made with drivers in the market or transport is pre arranged outside the market by the yan kommassio (see trader section above) or owners of the grains to be carried. The yan kamassio deals with maize buyers from all parts of Nigeria. The vehicles patronize several markets. Some may go to 5 or more different markets in a week. The owners of the grains may or may not follow their load to its destination. In fact, instances were given where owners of the grains join a taxi to go ahead of or behind the lorry. To avoid the risk of diversion of the grains on the way, some owners only use the vehicle whose driver is known to them while others ask their agent/boy to follow the vehicle as escort. The escorts normally carry the way bill for the grain. The driver is responsible for any repair on his vehicle while the owner of the grain takes care of damages to his grain such as burst bags due to accident of the vehicle. Most of the actors like dellalai and yan komassio have little or no capital of their own, so a number of valuable the innovations that have been introduced to sustain the system. For the yan komassio, the introduction of waybills and escorts for hired vehicles to deliver the grains at destination has made it easier for delivery to be made anywhere in the country and even to other countries without the owner of the grains accompanying the vehicle.

Where a trader does not have enough maize to take a full lorry, he may be joined with one or more traders going the same direction and they will share the full cost based on the number of bags for each person in the lorry. This arrangement is made between the driver and load owners or their yan komassio.

In most cases, the driver does not own the motor he drives (all are male). The typical case of driver/ motor relationship is illustrated in the box below.

The owner of the lorry called me to take the lorry and drive and make money for him. From the money made, the driver should take care of the lorry fuelling and minor repairs, take care of himself and bring the balance to him. The balance account is given at the return from every trip and after checking on the expenses incurred and explanations provided he accepts the balance as the returns. If the owner believes the driver, he continues to drive the vehicle otherwise he seizes the motor and look for another driver.

One of the drivers interviewed in Giwa market was going to Katsina, a distance of 250km away from the market. He has a Mercedes lorry that can carry 200 bags of maize at a time. A typical breakdown of a trip was illustrated as follows for the driver who carried 200 bags of maize from Giwa market to Katsina town.

Income	= ₦150 per bag x 200	= ₦30000
Less expense:		
Union fee in the market		= ₦200
LGA produce loading revenue		= ₦700
Loading ₦10 x 200		= ₦2,000
Way charges (unofficial)		= ₦500
Gas/Diesel		= ₦16,000
Total expenses		= ₦19,400
Net income		= ₦10,600

The driver makes a return of ₦10600 less the money he spent on feeding and any repairs. Out of the balance returned, the owner of the vehicle sometimes takes $\frac{2}{3}$ and leaves $\frac{1}{3}$ for the driver but at times, the driver may not be given anything, particularly if he has not returned any money for a long time. The driver does not have to be a member of the union to load in the market but he must pay ₦200 for the union before he can load (or ₦150 in Jengre market). The driver is responsible for paying road charges (unofficial charges) which include, police check points, highway patrols, road safety, and vehicle inspection officers (VIOs) who mount many such checks and expect a fee along the way.

The National Union of road Transport Workers of Nigeria (NURTWN) fixes the transportation fee for the loads and passengers where the union exists. Otherwise this is done by the driver. The amount charged is supposed to be a function of the prevailing fuel prices (should increase with increase in petrol and diesel prices and vice versa) and the distance of travel. In most cases in Nigeria, once the transport charges goes up even if the fuel prices comes down, the transport charge remains on top and when the transport prices are increased due to increase in fuel prices, the proportionate increase in transport charges is often higher. Once the transport fee for the load and

passengers have been agreed and paid, any other charges on the road which usually are illegal is born by the driver of the vehicle.

The improvement on the availability of petroleum products following deregulation of the petroleum sector and agricultural produce marketing in Nigeria have contributed significantly to the sustenance of the maize marketing chain. There is not much scarcity of motor fuel now and prices are fairly stable, which makes load costing easier. This is good for consumers and producers.

Factors that influence transportation costs apart from fuel are the poor condition of the rural and urban roads particularly during the rainy season, various charges by associations, extortion by the policemen on the roads, loading and off loading charges etc. The extortions by the policemen, Road safety officials, Vehicle Inspection officials and Local Government officials are most resented by the traders and motorists. The final price of maize paid also depended on the number of checkpoints, distance and the amount of money given as tips in any single trip, which may range from ~~N2000~~ ~~N4000~~. This further increases food costs for the urban poor.

Conclusion

Studies in both Giwa and Jengre markets show the complex organisation of Nigeria's maize market and the importance of services provided by a range of intermediaries, notably the dillali and other commission agents. The dillalai facilitate selling of grains for the owners using their familiar knowledge of the market in terms of ability to negotiate prices with customers and read market forces: they also provide an important source of credit to many small maize producers. The Yan kamassio's role, in contrast is to facilitate buying, particularly for buyers not familiar with the market in terms of pricing mechanism, size of bags and quality of maize makes the marketing process more efficient and beneficial to buyers. The provision of security for maize in transit through provision of escorts for vehicles going to companies/buyers at distant places is another function for the yan komassio. In this study, the market margins have not been determined, but the dillali's commission was estimated to be 0.55% of the producer prices in Giwa, market while the rural assembler's profit was 6.2%. These figures suggest that the markets are fairly competitive.

The retailers and rural assemblers also play major roles in the maize marketing chain, because they are the direct link with the producers, the rural consumers and sometimes, urban retailers. Their conduct in efficiently determining the prices and using correct measures determines to some extent how much income is earned by the farmers and the access of both rural and urban consumers to the maize market. If the prices are fair at this stage, more rural poor and urban poor will be able to buy maize. From this perspective, the current diversity of measures in use needs better regulation and

standardisation, since this is a major source of disagreement among market participants.

There are certain restrictions of access to the maize market. Women are almost absent, especially in Moslem areas like Giwa, and restrictions based on membership of the relevant associations exist, again particularly in Giwa (as in other large markets of the Hausa heartland). Membership of an association confers considerable advantages to traders, ensuring safety of the business and confidence based on mutual trust. So long as there is inadequate access to formal credit assistance, inadequate security provision by the Nigeria police, and inadequate market infrastructure, the role of trader associations is likely to remain vital to successful operation of the major maize markets like Giwa. In Jengre, recent changes in trader composition (associated with the Plateau crisis) appear to have reduced the formal organisation of the market. Whether new forms of association emerge as the emerging market structure becomes more established, remains to be seen.

The transport sector plays a crucial role in the maize marketing chain. Diverse forms of transport are available to deliver maize across Nigeria and to neighbouring countries, accompanied or unaccompanied by the owners (although, it requires transparency and mutual trust to be able to do the latter successfully). However, numerous hazards make transport expensive: bad roads, unofficial charges by a diverse range of officials, lack of formal insurance etc. One positive recent feature is the deregulation of petroleum.

Poor people gain income from some elements of the maize marketing chain as it currently operates (notably as small-scale producers and in other areas such as portage and petty retailing), but standardisation of measures, greater access of women to trading opportunities in bulking markets, and an overall reduction in rent seeking by officials (especially in the transport sector) would substantially improve their potential to benefit from the trade.

5. INSTITUTIONS AND INTERACTIONS IN VEGETABLE MARKETING IN JOS: THE CASE OF FARIN GADA TOMATO MARKET

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Introduction

The study has set out to investigate the major actors in tomato marketing on the Jos Plateau. The study has focused specially on the Farin Gada tomato markets. The key questions asked include:

What is the interaction chain between (a) the tomato farmer and the trader? And (b) the trader and consumer? Who are the actors in tomato marketing and what are their roles? What are the regulations and institutions that regulate those roles? What are the security institutions? What effects did the 2001-2004 ethics- religious crises in Jos have on Farin Gada tomato market?

The answers to these questions will enable us to identify the strong and weak links in the tomato marketing chain. This will provide policy makers valuable information for evolving appropriate measures that will further reinforce the strong links and/or remove the weak ones. Such a development will not only facilitate tomato marketing, it will also ensure the sustainability of its production on the Jos Plateau.

The Place of Tomato

The Jos Plateau has long been associated with dry season irrigated vegetable production. The activity which was initially carried on in small areas by immigrant Hausa farmers from the Northern part of Nigerian was encouraged in the early 20th century to meet the vegetable demands of the substantial European employees of the tin mining industry. Over the years dry season market gardening has experienced and continues to experience significant expansion both in terms of the number of farmers practicing it and the area of land under dry season irrigated vegetable production.

Among the wide range of vegetables grown, the tomato very clearly stands out as the most important both in scale of production and level of consumption. The tomato is grown by all dry season market gardeners who regard it as the principal crop. It also occupies more land than any other crop; indeed it occupies more land than all the other vegetables combined. And whereas the other vegetables have restricted demand, as they are consumed exclusively only by the urban affluent/elite class, the demand for the tomato is universal, for it is consumed by both the affluent/elite and poor classes. Furthermore tomato has great poverty alleviation capacity. Its production, handling, transportation, distribution and marketing employ a large number of people. In addition the replacement of the traditional shadoof irrigation system with petrol pumps also holds considerable job opportunity potentials as the pumps will require regular servicing and maintenance/repairs.

Porter et al (2003) highlighted how expansion of dry season market gardening has affected inter ethnic relations on the Jos Plateau, Adepetu's (1985) study at four locations on the Jos Plateau, showed a predominance of Hausa, but also indicated a growing interest among the indigenous Berom in irrigated vegetable production. This has resulted in ethnic competition for production resources (notably land and water) and marketing. Porter et al (2003) noted that by 2001, migrant Hausa farmers were finding it increasingly difficult to obtain land for dry season farming a factor that has been exacerbated by the recent conflict.

Location of study

Jos is one of the very few large towns in the middle belt of Nigeria with a population at near to 1,000,000. It is located almost in the geographical centre of Nigeria nearly 300km north of Abuja and 400 km south of Kano. Farin Gada Market in Jos receives supply of tomato from four major production zones at different seasons of the year in a rather complementary manner. They are Jos Plateau (January – June), Gboko (June-July), Gombe (August-September) and Zaria (October –December). The market thus remains open and very active throughout the year unlike the Mararaba Junction and Foron Junction tomato markets which are active only in the dry season as their sole source of supply is the Jos Plateau. Generally produce is moved from Farin Gada to markets within Nigeria, but substantial trans-border movement of produce was reported by one of the transporters interviewed at Farin Gada on 25th January, 2005. In addition to Farin Gada Market, interviews for this study were conducted in two retail markets: Kwararafa Market, a district market, and Terminus Market, in the Central Business District of Jos.

Methodology

Interviews were conducted with tomato retailers, wholesalers, consumers, bulk purchasers, contractors, processors, security personnel, local transporters and head porters. A combination of personal field observations, formal and informal interview of key informants and focus group discussions. Specifically, the method used to collect data was **individual interview** using semi-structured checklist of key questions, grouped into a set of background questions and a set of core questions aimed at the actors.

The interview teams consisted of the researcher, a male, and research assistants. As most of the retailers were women, interviews with them took the form of the questions being asked and responses recorded by the female interviewers, while the researcher watched and minimally interrupted the process. The interviews with wholesalers were done by Hausa research assistants.

Following the recommendation of Gosling (1995), the rather long and diverse answers were analyzed by summarizing each interview into the main points raised. The responses were categorized and an idea of how many people agreed or disagreed was formed. Particularly interesting views are reported verbatim.

The position of the researchers as male did not negatively affect the openness of the female respondents as most of the women traders were Christians, who do not normally shy away from discussing in the presence of men. There was nothing sexually or culturally sensitive discussed, and most of the discussions were with female assistants, as described above. The fact that we were strangers was significantly toned down by several situations:

1. The women were used to receiving and talking to local and visiting researchers.
2. The tomato retailers were aware that we obtained prior formal authorization from the local market leaders before we embarked on the interviews.
3. We familiarized ourselves with the women by several initial visits before we started the interviews; and the fact that the female assistants spoke local dialects to the interviewees was an additional help.

The research teams visited the Sarkin Kasuwa, Ahaji Bale Attension and some members of the Executives of the Tomato Traders Association, Farin Gada Branch. They were briefed on the purpose of the study and subsequently the research team requested for permission to do the study as well as their support and cooperation for it. The Sarkin Kasuwa promptly granted the request and assured us of maximum cooperation. He also undertook to inform and mobilize the leaders of the various registered associations of key actors in tomato marketing operating in the market for the survey. He added that he would direct the leaders to convey the information to their respective members.

The Commodity chain

The tomato marketing chain involves the farmer producer, through an assortment of bulk purchasers, wholesalers, middlemen, 'dillali', and retailers. The latter sell directly to the consumers, (Please see Table 1). A large proportion of the tomatoes sold in Farin Gada Market is shipped to the southern urban centers in Nigeria, by the bulk purchasers and wholesalers. The rest is sold to local consumers by scores of retailers operating in markets and roadsides.

Roles of Actors

(a) The Producer

The activities of farmers in tomato production have been reported fully in existing literature (Adepetu, 1985, Philips-Howard et al, 1990, Abayomi (2002), Nyako (2002) and Pasquini et al, 2004). This section therefore focuses on the post harvest activities of producers, specifically as they relate to getting the tomato to the market.

Producers are responsible for movement of the produce to the farm gate. This is normally done by head-porterage usually provided by members of farmers' households and/or farm labourers. From this point the tomato is shipped to

Farin Gada market by pickup vans. The supply of the van may be pre-arranged or could just be the first Jos-bound van to arrive at the assembly point. On-loading of the tomato is, however, the responsibility of the driver and his 'conductor' once the transport cost has been agreed upon.

Sometimes, the tomato or part of it is sold to the assembler (yan wazai) or retailer at the farm gate. In such a situation it is the yan wazai or retailer who arranges and pays for transporting the tomato to Farin Gada market or any other retailing points. However, the farmer still bears the farm – to – market transport cost as the price he receives per basket is lower than the Farin-Gada market price by at least the cost of per basket transport to the market. Once the tomato arrives at the market, it is handed over to the dillali who sells it on behalf of the farmer. Increasingly farmers are taking produce by lorry to southern markets at particular times of the year.

(b) Commissioned Agent (Dillali)

The commissioned agent (dillali) is the link between the producer and the wholesaler/retailer/consumer. He is the only "legally" recognized seller. He looks for buyers, negotiates "appropriate" prices, sells the tomato, collects the money and hands it over to the farmer. For his services he receives a commission, which is a fixed amount, on each basket of tomato sold. Currently the commission is N50.00 irrespective of the size of the basket. The overall income of a dillali depends on the number of baskets of tomato he sells. To ensure that farmers retain him as their dillali, he assists some of them with credit during production. Sometimes, when tomato remains unsold, he provides over night storage for it. In the present survey, nine dillali were interviewed, they comprised five Hausa, three Plateau and one Igbo. They operated as dillali for periods ranging from 7 to 38 years. It could be noted that the dillali do not require any capital to start their operations. All one needs is to get registered as a "commission" agent after successfully undergoing the pre-requisite period of apprenticeship.

(c) Assembler (Yan Wazai)

Another category of key actors in tomato marketing are referred to locally as yan wazai (assemblers). They go round the tomato producing areas to buy tomato directly from farmers or in local periodic (weekly) markets. The tomato is subsequently taken to Jos either in their own or hired or commercial vans. At Farin-Gada market, they sell directly to both bulk purchasers and retailers. In the present survey, seven yan wazai, three women and four men were interviewed. The group was heterogeneous in ethnic composition and no single group dominated the activity. They were all members of Association of yan wazai which regulates the activities of their members.

(d) The Bulk Purchaser

The survey captured seven bulk purchasers from four ethnic groups – Hausa, Ekif/Ibibio, Plateau and Igbo. The bulk purchasers buy from both the yan wazai and dillali for shipment to the southern urban markets.

Table 1. Key Actors: Their Roles and Characteristics

Actors	Roles	Gender	Ethnicity
Producers	Production, Packaging, Transportation and Marketing (sales locally and occasionally taken to southern markets)	Predominantly male	Hausa/Fulani Indigenous. A few others
Middleman/ Commission agents (Dillali)	Help farmers sell tomato; provide market information to farmers; package and store tomato; provide farm-to-market transport, Provide credit to producers and retailers	Predominantly male	Largely Fulani/Hausa A few others
Assembler (Yan wazai)	Buy tomato directly from farmers on their fields or in local markets; assemble and transport the tomato to Farin Gada market, sell tomato to bulk purchasers and retailers; also offer credit to both wholesalers and retailers	Largely male and a small number of women participants	Hausa/Fulani, Indigenes and Southerners
Wholesalers/Bulk purchasers/Itinerant traders	Bulking; sorting and packaging; storage; transport tomato to external market; sell tomato to retailers through agents; offer credit to retailers.	Male and Female	Mixed but dominated by southerners, mostly Igbo, Effik/Ibibio
Wholesalers' Agents (in consumer urban markets)	Break of bulking; provide market information to Wholesalers; transport tomato to retail-point; offer credit to retailers; remit sales money to wholesalers, provide storage for tomato.	Predominantly Women	Southerners
Retailers	Break-of –bulk; transport tomato to retail point, storage, direct sale to consumers hawking.	Largely female	Mixed
Consumers	Buy tomato; point of purchase to home transport.	Male and Female	Southerners

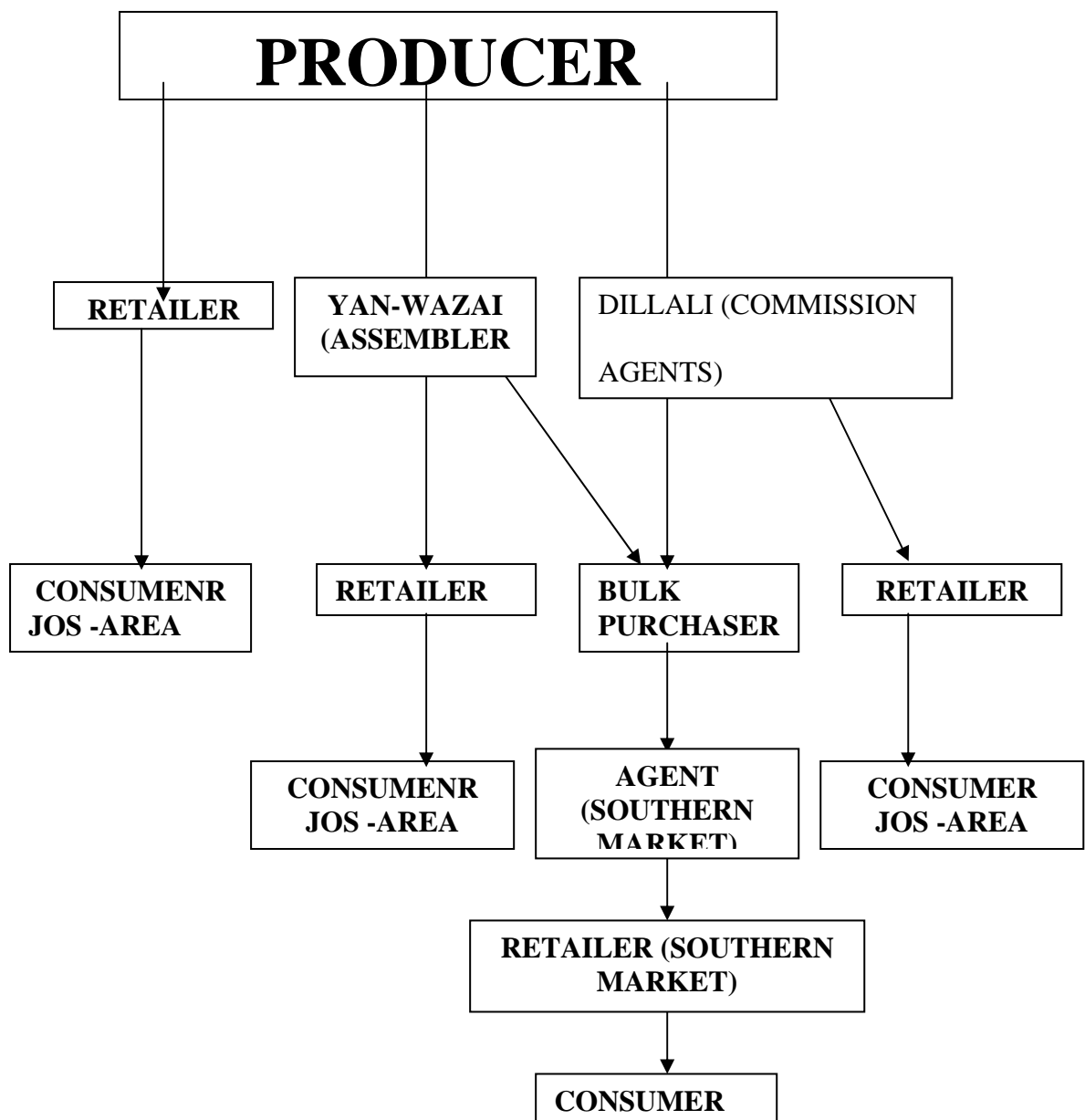


FIG 1: TOMATO MARKETING CHAIN

The baskets of tomato of each wholesaler are uniquely labeled for easy identification. Every bulk purchaser has an agent at each destination. It is the agent who takes delivery of the tomato, sells it to retailers and remits the proceeds to him/her, either directly or (in the case of Port Harcourt traders) through other wholesalers returning to Jos. However, the wholesalers who ship tomato to Calabar accompany the truck carrying their tomato. They

personally handle the sale of the tomato to retailers at the destination. These traveling wholesalers offer credit facilities to retailers in the southern markets.

(e) Retailers

The retailers operate throughout the range of the hierarchy of retail centers in Jos metropolis, including even street by street hawking of tomatoes and other vegetables in residential areas. This means that all categories of consumers, including urban poor, can easily find tomatoes to purchase within walking distance of their homes. However, it was observed that in the lower markets, there could be slight increases in prices and decline in the variety and quality of what is available. This is more likely to be worse during the rainy season when there is a seasonal scarcity caused by decline in production, as the tomato variety planted does not thrive in very humid condition. This is the time of the year when the urban poor experiences slightly reduced access to good quality tomatoes, and this applies to most other foodstuffs and vegetables during their off season. At such times, the rich are able to afford the higher priced exotic supplies or the tinned/processed substitutes, which are beyond the reach of the poor.

While the wholesalers are predominantly Hausa/Fulani, the retailers are mostly women with male retailers operating in markets located in predominantly Moslem areas of Jos. The long term involvement of traders suggests that this is a good livelihood compared to other options and it is a particularly good opportunity for poor urban women as the initial entry requires very little or no capital. Some retailers also operate as wholesalers at times.

Market Institutions

Sources of information

The various key actors in tomato marketing rely on different sources for up-to-date information on tomato price. The farmers depend on personal interaction with fellow farmers, transporters, yan-wazi and dillali (considered as the most authentic). Information on where tomato is available for evacuation is easily accessed by transport operators either through mobile phones or direct contact with other drivers. This enables them to evacuate freshly harvested tomato to the market promptly and while still in very good condition.

The yan wazai and dillali also rely on interaction among themselves as well as with bulk purchasers. In addition almost all of them possess mobile phones through which they could access information on price. The dillali believe very strongly that the roles they perform in tomato marketing are crucial and highly beneficial to the farmers. They see themselves constituting a powerful group who are much better placed than the farmers to bargain with bulk purchasers over price. The dillali assert that whatever they do is to ensure that the farmers receive fair prices for their produce.

Those with the most accurate information are the bulk purchaser who ship tomato out of the producing region to urban centres, particularly in southern parts of the country. They are better informed than any other group as they receive information, by mobile phone, (every bulk purchaser owns a mobile phone), from their agents in southern urban centres, on continuous basis on price movements. They also reside virtually permanently in the tomato producing region and know the tomato supply situation. This gives them considerable power and enables them to significantly influence the price of tomato in Farin Gada Market to their advantage.

The principal channel of information used by the retailers is personal contact with each other, with their partner wholesalers, and with producer farmers in that order of importance. No use of telephones was mentioned by the retailers, nor were any radio or government sources. They seek information on prices, availability, and safety of roads from robbery. They said the information they obtain in those ways are often accurate and reliable and so most of them prefer to continue to get more information from those sources on the same topics.

Credit

Traders are reliant on informal means of credit from family, friends and other traders. There was only one case of a female tomato retailer who obtained a loan of N15, 000 from a bank on formal terms and at an interest. She said she did not find the conditions attached easy to abide with. The dillali play an important role in providing adequate and timely credit. The credit may be in cash or kind such as seeds/seedlings fertilizers and irrigation pumps. The credit facilities are granted to farmers on the basis of trust only as no guarantors or written agreements are needed. The only condition attached is that he should remain their dillali.

Like the dillali, the yan wazai help farmers with credit during production on basis of trust only. However, it is expected that farmers who are given credit will sell their produce to their creditors. The yan wazai also offer credit facilities to retailers, also on the basis of trust only. Retailers interviewed said that the credits have no special conditions or terms attached and no extra payment or interest is charged. Ethnicity and religion are not considerations. The only condition which applies to retailers in markets other than Farin Gada, the main tomato wholesale centre is that if the creditor/wholesaler has to make a trip to his retailer debtor operating in the other markets to collect the debt, the only extra payment the debtor needs to pay him is the return taxi fare and a portion or the whole of the outstanding debt. There is no fixed time for repayment and no collateral is required. Often the two are trading partners of many years standing, and they interact with trust. Many said that their creditors trust that they will sooner or later pay their debts, "because the debtors have never failed to pay in the past"; "because of many years of

interaction between us without breach of trust”; “because the creditor knows the debtor and where to find him or her.”

Trust came up very strongly and many times as a major factor in their trading relationship. The tomato retailers expressed their strong preference for the informal credit system because of its highly humane and simple features, and they spoke gratefully of the assistance which the wholesalers extend to them in this way. Bank loans do not appeal to them because “they bring lack of peace of mind” until you pay up within the time frame allowed.

The daily cooperative contribution, “adashe” or “esusu” is another informal source of credit, though it is primarily a form of saving, but it is also fairly rigid in its rules as defaulting is very much discouraged. Most say however that defaulters are “left to God”.

Just as the retailers have access to some sources of informal credits and loans, most extend some credit in the form of tomatoes and other vegetables to some of their poor customers. Most of them said that they do not usually insist on their debtors paying within a fixed time limit, and that most often the debtors pay up. For example, salaried workers may buy tomatoes and other vegetables on credit, especially when salaries are not paid in time, and pay up, when they are eventually paid their salaries.

Market associations and access to markets

There are market associations for the wholesalers, both for the whole of the Farin Gada and for particular commodities and types of traders. These associations ensure that all buyers go through dillali or yan wazai.

There are no associations for retailers in Farin Gada although there is at the Jos Terminus Market). At the Kwararafa market, a district market, and at Farin Gada vegetable market, the responsibility is, officially, that of Jos North Local Government Authority. In the latter two markets, however, the tomato retailers claim that they are allocated spaces by the local traditional market officials, “Sarkin Kasuwa” and his agents, for no fees or rents. Most tomato retailers are allocated very small open spaces, only about 1 square meter, on which they are allowed to display their vegetables, but they are not allowed to erect even temporary sheds. They sell in the sun throughout the day. It was found that the tomato retailer does not need to be a member of any market association to get an allocation of space in the markets. In this respect, the retailers are not disadvantaged. But they are clearly disadvantaged by the rule that does not allow them to erect sheds or kiosks, unlike the wholesalers who tend to have some form of enclosed rooms to use as stores and shelters in the markets.

However, the women said that they only belong to market branches of their cultural unions, which are not primarily for regulating or interfering with tomato trade. Rather, such unions are for the social cohesion of women of similar ethnic/cultural origin. They usually contribute money and material to assist the

poor, the sick, and those befallen by misfortune among their members. Likewise, they do the same thing to rejoice with each other on occasions such as child birth, wedding, and other good fortunes.

Many of the bulk purchasers from the southern markets buying in Farin-Gada were found to be organised into two sub-groups, the Port Harcourt axis and Calabar axis. Through associations linked to the destination markets, these traders can influence the tomato supplies reaching these urban markets as every bulk purchaser is allocated a quota which cannot be exceeded. The numbers of registered members shipping tomato to the two axes from Farin-Gada market to the two areas stood at about 30 and 20 respectively. Four big trucks, each carrying about 570 big baskets of tomato leave Farin Gada market for the Port Harcourt axis every week – one truck each on Tuesday and Thursday and two trucks on Sunday. Similarly, three trucks, but of much smaller capacity, each carrying less than 200 baskets – leave for the Calabar axis – one truck also on each of the days for the Port Harcourt axis.

The loader has a register showing the name and quota allocations of all members, and he is under a strict order to adhere to the quota whatever the circumstances. By this arrangement, the bulk purchasers are able to regulate the supply as well as the price of tomato in some urban centres in the south. The extent of this practice is not known but interviewees suggested it was particularly common in Port Harcourt. Further research is required to find out how such control is maintained and what happens when there are tomato supplies from other markets on the Jos Plateau (such as Maraba Foron) or elsewhere in Nigeria.

Security in the market place

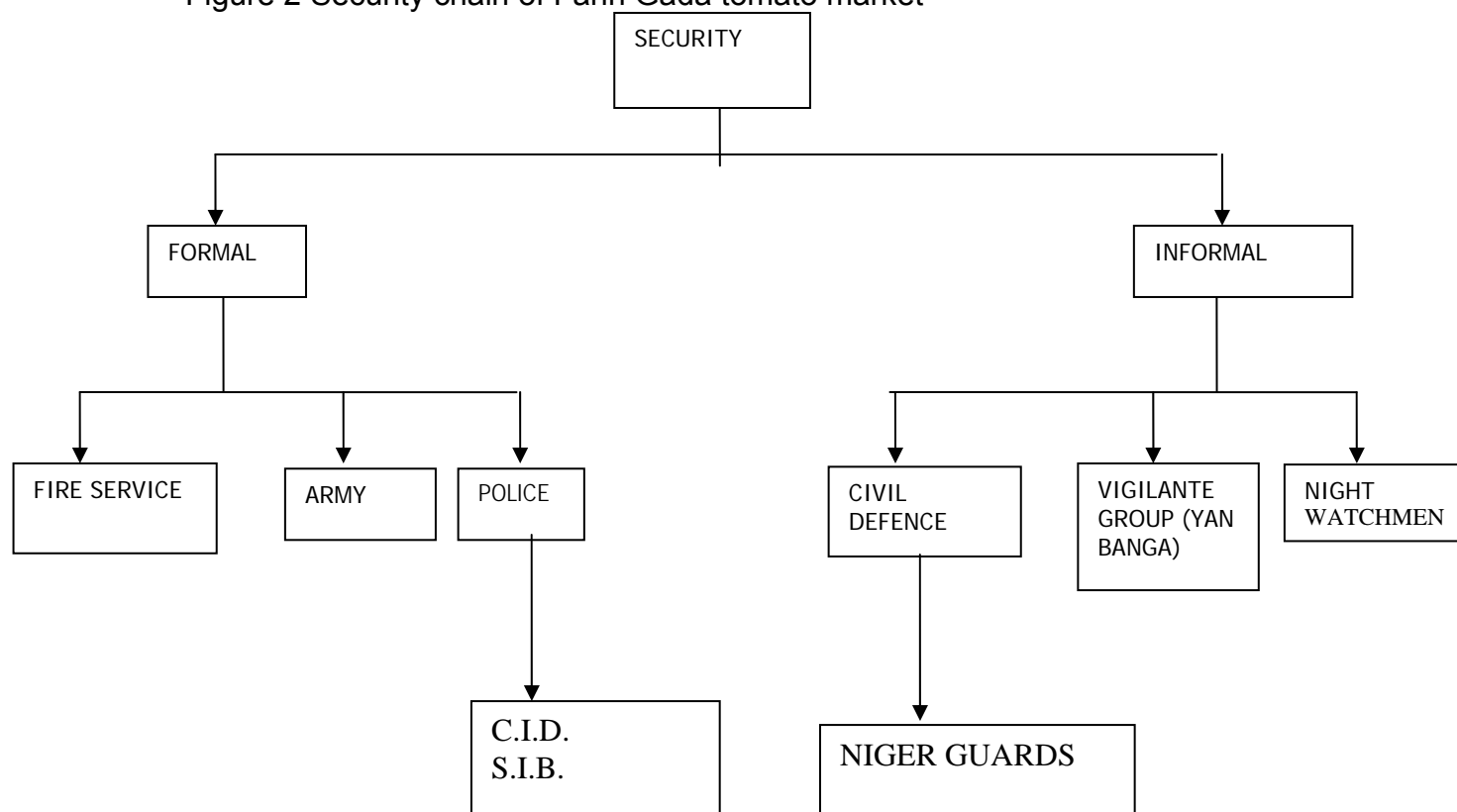
Security is a crucial aspect of marketing operations which provides enabling environment for access by the rural/urban poor and improves patronage. Security is thus the pivot on which efficient market operations rotate. Security is the vein of the market without which it will collapse.

Most markets in Jos are relying increasingly on informal policing due to the apparent inability of the formal security system without which the market cannot function effectively. Our findings are in line with Alemike's (2003) findings that formal policing in urban food markets have been observed as a failure resulting in traders engaging informal policing. Market associations and individuals are tasked with the additional cost of hiring the service of informal security and this has inflationary implications on the prices of produce.

Research in Farin Gada showed that the informal security operators such as vigilante group (yan banga) and night watchmen (yan gadi) operate everyday while the formal sector only operates on market days. The army, mobile police and fire service only come to the market when there is problem such as fire outbreak or breach of security, in the market . The informal security are predominantly Hausa and Fulani, with Quaranic education only. They have

limited training on security issues and are only armed with bows and arrows and torches.

Figure 2 Security chain of Farin Gada tomato market



The roles of the different security agents are described below. The police are involved when the informal security and association cannot solve a problem. The cases the police have recorded are primarily disagreement or conflicts among actors of the market such as those arising between members of market associations or within associations, as well as cheating, theft and (in 2004) three cases of fighting.

Table 2. Roles of security

Security group	Roles/ functions
Vigilante group (yan banga)	Surveillance, patrol, settling disputes, collection of market dues, arrest.
Night watchmen (yan gadi)	Take custody of produce, crime prevention, arrest of criminals in the market.
Police(regular)	Maintenance of law and order, crime prevention, arrest, prosecution, settlement of disputes, safety of market actors
Mobile police	Controlling riots, handling demonstrations, preventing looting.
CID	Crime investigation, arrest, gathering security information.
SIB	Crime investigation, surveillance, arrest
Fire service	Containing fire outbreaks
The army	General defense, forestall threats to market,

	crime prevention.
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Source: researcher's findings, 2005.

While the traders perceive the informal security to be more effective there are some reservations. One trader complained of theft despite having security:

. " ... thieves have opened my bags of onions and carted quantities without detection if you have your produce here in the market you leave it in the hand of God ... we pay on daily basis all forms of dues for security and protection of our goods but we no de see am"

The research also noted that the market authority and the retailers sometimes have different opinions on the security operations in the market. For instance while the market authority claims that there are few cases of breach of security, the small scale traders-retailers impress that security problems are high. These conflicting claims, and as earlier mentioned in this work do not give a clear picture of the security environment. Some traders complained that the informal security were as biased as the formal security particularly against smaller traders and women retailers:

"... they can help you to investigate, help you to detect bad people in this market and not for small to small traders like us".

"You cannot risk leaving produce in open space of the market till the next day as any loss to unknown persons will usually receive unfair remedy ,... we usually endure because of the slim chances of recovery and sometimes we do not even report because the cost is not worth it."

Standards of quality and measures

Tomatoes are highly perishable and they have very short shelf life. This poses the greatest risk to the tomato retailers in a country where there are no central refrigerated warehouses and delivery vans; and where electricity supply is not reliable. Traders and producers have developed a range of systems to minimize damages and losses.

The tomatoes are usually harvested on the farms when they are just beginning to ripen, only a day or two before the market day. Furthermore, the traders, particularly the retailers, and those who have to transport tomatoes to distant places prefer the "dan UTC," a variety which has many unique qualities such as its firmness, thick flesh, long shelf life, and good taste.

Traders in tomatoes as well those in other vegetables and fruits rely on traditional packaging methods that only succeed in preserving the commodities for a short time by ensuring that they are naturally cooled by air, with minimum exposure to heat and to the sun before they are sold off. Thus, tomatoes are packed in baskets made of split bamboos lined with straws or leaves. Packaging is done by boys, numbering about 200, but operating in groups of 10-15. Immediately a wholesaler completes buying, the baskets are assembled at a point. Here the boys carefully sort the tomato, removing the broken and crushed ones. The good ones are subsequently transferred from the medium -sized baskets to the much larger ones, whose bottoms have

been lined with dry grass. When the baskets are filled to the desired level, they are covered with brown cement paper and carefully and loosely fastened together with strings. Loaders arrange the baskets of tomato very carefully and orderly in the truck. Such a task requires considerable experience.

Amongst retailers there is a grading system to separate the damaged tomatoes. The poor often go for these cheaper types, known as “baje.” Low class restaurateurs also use a lot of “baje” tomatoes. Some “baje” tomatoes are not safe as they may be rotten and infested with fungi and maggots. Sanitary inspectors are supposed to ensure that “baje” tomatoes are destroyed and not sold or used for human consumption, but they do not enforce the regulation. A trader remembered seeing a sanitary inspector in the market only once in the last twelve months. This neglect allows the traders to continue to sell “baje” tomatoes to the poor, but the buyers ensure that they purchase only smashed but not rotten tomatoes to minimize their health risks. There is no consumer association to champion their cause.

Government officials such as sanitary inspectors, Ministry of Health officials, Environmental Protection Agency staff, National Agency for Food and Drug Administration and Control (NAFDAC) officials, and Local Government Administration staff, have formal and legal roles to play in the markets. The traders said that with the exception of Jos Metropolitan Development Board (JMDB) staff that periodically go round the markets to collect rents from shop owners and other traders and to carry out space control, the activities of the government officials in the markets are not known to them and are certainly not helpful to them. Many of them said, “Government is not helping us at all”. Some lament the poor and unhygienic environmental condition of their markets, especially during the wet season. In contrast, their perception and opinion of the roles of the informal traditional market administrators are very familiar and positive.

Tomatoes are not retailed by weights (requiring scales for measuring), but rather in traditional inaccurate measures, such as in baskets and bowls which are often falsified by denting or padding the bottom of the container with leaves, grass or earth, designed to cheat the customer. Another form of measure in which tomatoes are retailed in Jos is in heaps. In all cases the consumer is not allowed his/her choice because the fruits are not sorted. Thus, in a heap, bowl or basket, often there may be a mixture of species of tomatoes in various stages of ripening; a mixture of sizes, and in various stages of deterioration or damage. The trader does this to pass on his/her losses to the consumer, and so the consumer is worse off for it.

There are laws about the use of weights and measures in Nigeria, stipulating that the metric units are the legal and official system. However, only some butchers selling meat and those selling frozen fish use scales. Vegetable retailers and other retailers in Nigeria seem to have a dislike for the scale but the consumers interviewed wanted scales to be introduced into vegetable retailing. However, the Standard Organization of Nigeria (SON) that should

enforce the use of scales in the markets appears to concentrate, for now, on trying to enforce compliance by formal organizations such as industries.

Transport

While some tomatoes are sold from the farm gate, most are brought to markets before being sold onto bulk purchasers. Ordinarily pick-up van operators, owners and drivers ply the tomato producing areas and assist farmers with timely farm-to-market movement of tomato. Very often drivers bring the produce to the market on credit and get paid only after the farmers have sold the produce. Over the years, a high level of trust has developed between farmers and pick-up van operators. Hence farmers regularly send their produce unaccompanied, thus saving valuable time which is deployed to other critical farming operations. Where the farmer does not accompany his tomato, he usually instructs the transporter to deliver the tomato to his “regular” dillali who pays the cost of off-loading by yandoko and later recovers the cost from the sales price of the tomato.

Pick-up van operators also make their vans available to farmers and yan wazai on a hire basis. When this is done they always ensure that the weight of the produce carried is within the vehicle’s specified capacity which is 45 and 80 baskets of tomato for 4-wheel and 6-wheel vans respectively. The Farin Gada Tomato Market Pick-up Vans Owners Association, according to Ibrahim Abubakar, its leader, has 25 members drawn from virtually all the major ethnic groups in Nigeria.

Taxi operators convey tomato retailers (with their tomato) to various retailing points on the Jos Plateau, and particularly Bukuru, Kuru, Tree Centre (Jos South Local Government Area). They even go as far as Gwantu, and Fada Karshi (Kaduna State) and Akwanga and Wamba (Nasarawa State). Each taxi carries 7-8 baskets of tomato and the current fees charged range from N50.00 to N70.00 per basket to Bukuru and Tree Centre respectively. Higher charges are made for more distant locations. The operators, whose number range from 25-30 and drawn from all the major ethnic groups in Nigeria are members of the Farin Gada Tomato Market Drivers Association. Very often they assist traders by carrying them on credit and they pay up promptly when they sell their goods.

Long distance truck operators play very crucial role in the tomato trade and particularly in the trader-producer and consumer-trader interactions. The Ejikeme Transport Company provides all the trucks for evacuating the tomato of the wholesalers operating in the Port Harcourt axis. Each truck carries 540 to 560 baskets. The manager of the transport company claimed that his company provides transport facilities on credit to the traders by allowing them to pay for transportation after selling their goods. Responding to the question on what his company does when a truck breaks down he said that the

breakdown is reported promptly to his office as the driver and the two traders accompanying the truck have mobile phones. If the fault is minor, the company branch (his company has branches in nearly all the state capitals on the Jos-Port Harcourt route) closest to the point of breakdown is directed to rush a mechanic and appropriate spare-parts to the scene to repair the fault. However, if the fault is a major one requiring considerable time to correct , another truck will be sent also from the branch of his company closest to the breakdown point to evacuate the tomato to Port Harcourt.

Bulk purchasers in the Calabar axis have a different transport arrangement. Generally a group of 8 – 10 bulk purchasers hire a truck (trucks are always available for hire at Farin Gada market). If after on-loading all their baskets of tomato, there is still space left in the truck, they may accommodate other traders who agree to abide by their terms. If the truck has a major breakdown the hirers arrange and pay for another truck “locally” to evacuate the tomato to Calabar. They are able to do so because only 50 percent of the cost of hire is paid in Jos while the balance is paid in Calabar.

The problems which transport operators reported they encounter are similar. First on the list is the issue of multiple charges on their operations. For example, one interviewee claimed that the Jos North Local Government Council collects N500 on each truck that loads at Farin Gada Tomato market. In addition the truck pays N1, 000.00 at every customs check point located at every inter-state boundary. There are eight such points along the Jos-Port Harcourt road. Thus altogether the truck pays N8,500.00 to government. This amounts to over N15.00 per basket of tomato, and ultimately higher costs of tomato to the consumer. Similarly every pick-up van that brings tomato to Farin Gada market also pays a fee of N50.00 which is always passed on to the producer.

All the motor vehicle operators complained bitterly about increasing harassment and extortion by police (at the numerous road blocks), Vehicle Inspection Officers (VIO's) and Road Safety Corps (FRSC). They claimed that these unwholesome activities result in delays and higher transport cost. Another problem universally encountered is frequent incident of armed robbery. An interviewee recounted an incident along Jos –Akwanga Road in December 2004. The truck conveying tomato to Port Harcourt ran into a road block mounted by armed –robbers. The driver lost control of the truck and it eventually fell on one of the robbers. To conceal his identity his colleagues instantly set the truck ablaze resulting in the loss of both the truck and the tomato. Furthermore they expressed dissatisfaction with the very high cost of petrol and petroleum products, spare-parts, and vehicle maintenance, all of which have resulted in very high cost of providing transport services.

Transport operators are also unhappy about the very bad conditions of the roads. Although the Jos Plateau has a relatively high density of road network (which was developed to serve the needs of the tin mining industry), most of

the roads have laterite surfaces and are always in a state of disrepair. Consequently, vehicles plying the roads suffer considerable tears and wears.

The motor vehicle operators also held common views on who bear the losses resulting from accidents. They said the losses are borne jointly-the traders bear the loss of their goods, while the transport operators bear the cost of repairs on their vehicles or their replacement. Furthermore, all the categories of traders have no insurance covers for their goods. However, sometimes they receive assistance from friends and relations and from their associations.

Effects of 2001-2005 Crisis

It is anticipated that the series of ethno- religious crisis on the Jos Plateau would have serious consequences not only for tomato production but also its marketing. The views of the actors interviewed were sought for and obtained.

Virtually all the actors interviewed reported that the crisis seriously disrupted operation at Farin Gada market, although only temporarily. Traders had to flee the market and abandon their tomato on September 7, 2001 and when they returned several days later, the tomato had completely gone bad. There were also corroborated reports of several traders who got stranded at Tilden Fulani, some 10 km away from Jos, with tomato they were bringing back from Gombe also on September 7, 2001. Two days later the pick-up van carrying the tomato had to be diverted to Kano, but before it arrived there the quality of the tomato had deteriorated so considerably that it had to be sold at a give-away price, resulting in substantial losses.

Similarly, tomato farmers along the Dilimi Valley at the University of Jos Permanent Site claimed that neither their farming operations nor the peaceful relationships among them as well as between them and the traders had suffered as a result of the crisis. However, the situation is somewhat different in the Jos-South Local Government Area where the crisis has resulted in a small decline in the population of migrant dry season farmers and farm labourers of Hausa/Fulani origin. Nevertheless this had not led to a reduction in the total land area under dry season vegetable production as an increasing number of the local population have become dry season farmers.

Retailers reported that the current lingering impact of the conflict on the women is the loss of some of their Hausa customers and the lingering fear of venturing into remote rural areas to buy tomatoes

However, they all maintained that the crisis had not adversely affected operations at the market and intra-and inter-association relationships. It is significant to note that over 50% of the women retailers interviewed said that, these impacts are not seriously affecting them or their tomato retailing, as most of such incidents occurred on the streets. They also stated that the market leaders have done much to restore peace in the markets after the conflicts.

Concerning their relationship with other ethnic groups, most of the retailers described it as “good”, “fine” and “smooth”; but one indigenous Plateau female tomato retailer said, “our relationship with other ethnic groups is fine, except the Hausa who find it difficult to forgive”. Hers was, perhaps, a minority opinion, for we equally heard more favorable comments from others on their trading relationship with the predominantly Hausa/Fulani wholesalers whom they describe as “humane creditors”.

Conclusions

Power and stake holders in urban food market have been the central theme of in this paper. The findings of the study in this regard have largely shown that the traditional informal institutions and their associated power relations appear to be more effective and acceptable to the actors in their interactions with each other in the market than the formal institutions. This situation has left the actors the responsibility of creating informal institutions that will regulate their activities. Today, the activities of eight of the actor types are highly organized. Each of them has an association whose membership is compulsory for all its members. The traditional trading institutions and regulatory environments in the markets visited in Jos have their roots in Hausa customs and practices which traders have got used to for nearly 100 years.

The producers as well as consumers, do not have any regulatory body. The two groups are thus left very vulnerable to exploitation by other actors. Unfortunately, all efforts to organize them into viable producer and consumer cooperative associations by both government agencies and NGO's have proved unsuccessful.

Presently, the three most influential actor-types in tomato marketing in Farin Gada market are the yan wazai and dillali (who interact directly with farmers) and the bulk purchasers (whose interaction with the farmers is indirect). As already indicated the yan wazai's roles in tomato marketing are invaluable. They facilitate farm-to-market evacuation of tomato and pay farmers “appropriate” price based on the information supplied by both the dillali and bulk purchaser. The dillali's roles in tomato marketing are also important. They represent the link between the farmer and the bulk purchaser/retailer. They also provide farmers price information and decide for them what price to sell their tomato. This decision is also based on the price information supplied by the bulk purchaser. However, the practice of charging a fixed commission per basket of tomato sold irrespective of size and price appears unfair to the farmer. The practice does not provide the dillali sufficient motivation to strive for higher price or to resist a fall in price as they neither suffer nor benefit from price fluctuations. A better alternative system is a fixed rate on the sales price of a basket of tomato. Under such a system price fluctuations will result in corresponding benefits and losses to both farmers and dillali.

However, the farmers are sharply divided in their assessment of the dillali's roles. According to Alhaji Hamidu, the chairman of Fadama Farmers Association, Yelwa Branch, only the poor farmers are happy with the dillali because of the credit facilities they receive from them. They realize that until governments come to their aid, the dillali will remain indispensable. On the other hand, the relatively wealthy farmers regard the dillali as parasites who make "profits" without making any investments. Furthermore, this study found that some harboured resentment against dillali that were not indigenes.

The effectiveness of the traditional home grown system of power relations at the food retail level of the market chain was confirmed by the actors themselves. Viewed from western value perspectives, inequalities and constraints imposed by sex, ethnicity and religion abound, but the actors do not seem to perceive them as such. Instead, the informal and humane qualities of the institutions are hailed by them – especially those pertaining to market entry and provision of credit and savings.

However, nobody really understands the mechanism for fixing the price of tomato. Several basic questions remain unanswered. The questions include: Who or what determines the 'appropriate' price? How is price information obtained by the various actors?

Another practice of the bulk purchasers that has the most far-reaching implications for both the producer and consumer is the quota system reported to be operating in some southern markets. The justification given for this practice is to prevent the urban centers from becoming dumping ground for cheap tomato, without any indication that it is unwholesome. By this practice select groups of traders not only effectively control the supply of tomato to urban centers but they also dictate the price consumers pay.

Generally transport providers, especially, operators of pick-up vans and taxis offer adequate and satisfactory transport service to tomato farmers. The only complaint of the farmers is that the transport cost is on the high side.

This study confirmed these advantages and popularity of informal credit systems. They have good potentials for improving the small trader's access to credit; increase his/her working capital, and improve marketing systems, credit from suppliers, money lenders, and rotating credit/savings schemes can be important if ways of reducing their interest and other costs are found. The informal credit and savings systems need to be improved. The USAID (2001) suggested that the credit unions could become more efficient and profitable than they are currently if they could be strengthened through consolidation and economic integration; updated accounting systems, stronger controls and procedures. These actions will amount to modernization of the systems, but such should be gradual and systematic to avoid sudden and damaging shock.

Modern institutions and regulatory environments are normally introduced by banks, and the various government agencies and officials. But they do not

appear to be making positive impacts on tomato traders in Jos, perhaps because their practices are alien, formal, legalistic, and rigid – even punitive. It has been reported that a trader saw bank loan as a source of worry. The perception, which the traders have of government officials and their roles, clearly portrays the modern and government sectors as discouraging if not oppressive.

The implications of the above, for urban and rural poor include the following:

- a) Government programmes may not be taken seriously by the small traders, as government officials are usually assumed to be “not serious”.
- b) Programmes that target the poor may get better reception among them if some elements of local /traditional institutions and regulations are built into them.

Furthermore, there is evidence of discrimination against smaller traders and retailers. The following recommendations made by the retailers themselves will improve the marketing of tomatoes:

- a. Allocation of more and larger spaces to the retailers and allowing the retailers to erect sheds.
- b. Improvement of the physical environment and more regular inspection of the markets by environmental sanitation officials.
- c. Improved security in the markets especially for small scale traders and retailers.

6. TRADITIONAL INSTITUTIONS AND INFORMATION UPTAKE IN THE CONDUCT OF CASSAVA *FUFU* MARKET

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Introduction

This study aims to examine the traditional institutions that shape market access for those selling and buying *fufu*. Specifically it aims to examine how the markets are operating, how information flows within the commodity chain, the role of traditional institutions and trader associations in managing marketing, and finally to explore security issues in the conduct of the cassava *fufu* market.

A previous DFID funded study (A0898) has examined the cassava *fufu* market in southwest Nigeria. The study focused on understanding the market network and channel, transport, weight and measures, (Dipeolu, et. al. 2001); credit provision, gender and ethnicity, (White et. al. (2002); food safety, agro processing and value addition (Sanni, 2003); role of government agencies and other external actors (Adebayo, et. al. 2003). The main gaps noted in these studies are the issues of alternatives to traditional market institutions, market information and market security. It is opined that this project provides an opportunity to fill these gaps and build on existing knowledge of the marketing system for cassava *fufu*.

Contributions of this study to understanding market access and food supply for the poor

Cassava *fufu* is widely consumed in rural and urban areas in Nigeria, especially among poor households. It is a cheap and ready source of vital energy among these categories. But processing is important for cassava because of the short shelf life of the roots after harvesting (typically less than two days). Even more important is the need to target cassava *fufu* marketing such that the product reaches the final consumer with minimum delay (the shelf life of the wet paste is about 7 days). An understanding of the issues identified in this study will provide policy makers a better view for ensuring that adequate and safe foods are available to urban and rural consumers.

Methods of data collection and analysis

A checklist of key information required to shed light on the key issues being investigated in this study was drawn up mainly from personal experience in *fufu* market research, the literature and peer comments from the first Nigerian Food Market Network's meeting held in December, 2004 in Abuja. Primary data was collected using the checklist as a guide in leading discussions with key informants representing the range of stakeholders in the market (Market Administration, Transporters, *Fufu* Processors, Traders, Cart pushers, Cassava Farmers and sellers, Stall owners, Open space *fufu* sellers, Local Government Officials and their contractors and members of the Odua Peoples' Congress operating in the market). This was complemented with observations over a period 3 market days and focus group discussions

disaggregated by activities in the market. Data analysis was mainly qualitative seeking trends and patterns emerging from the data. Additional data was collected after comments were received from Project Coordinators on the initial draft report. These additional data were used to explore in greater details the emerging patterns and trends from the data. A draft version of this report was presented at the second meeting of the Nigerian Food Market Network and Stakeholders' Forum held February/March, 2005 at Abuja. This final version has been revised to incorporate the important comments from the meetings.

My entry into the *Fufu* Market is purely as a researcher whose main interest is seeking an understanding of the *fufu* marketing system such that economic or technical interventions in the marketing chain would not negatively impact on local processors and cassava farmers. My years of service as a field level extension officer in Ogun state and thereafter as a rural development researcher has given me a bias towards these groups (local processors and farmers) in studying and discussing development issues. I am local to the region but not from Ifo.

Location

Ifo *fufu* market is located in Ifo Town along the Lagos-Abeokuta highway in Ifo Local Government area (LGA) of Ogun State. It is a major assembly market for wet paste *fufu*. It serves the marketing needs of *fufu* from processors who come from towns and villages within an estimated 40km radius of the town. Most of the *fufu* assembled in this market is targeted to various locations in Lagos metropolis.

Layout of Ifo *Fufu* market

There are 9 concrete sheds in the market, each of which is split into 24 half-wall stalls. Nine of the stalls were allotted to *lafun* and starch sellers while the remaining is occupied by wet paste *fufu* sellers. Cassava roots are sold in the open space adjacent to the larger shed (Figure 1)

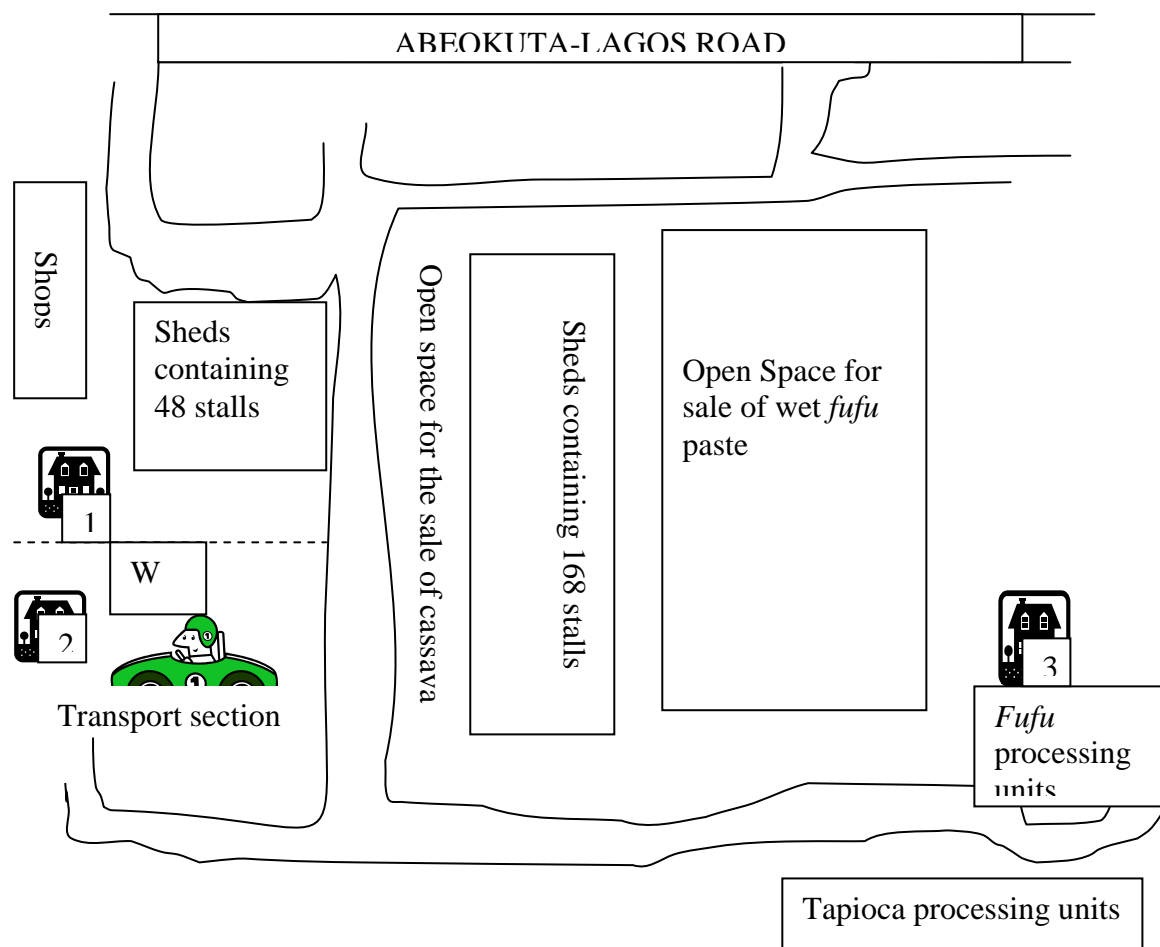
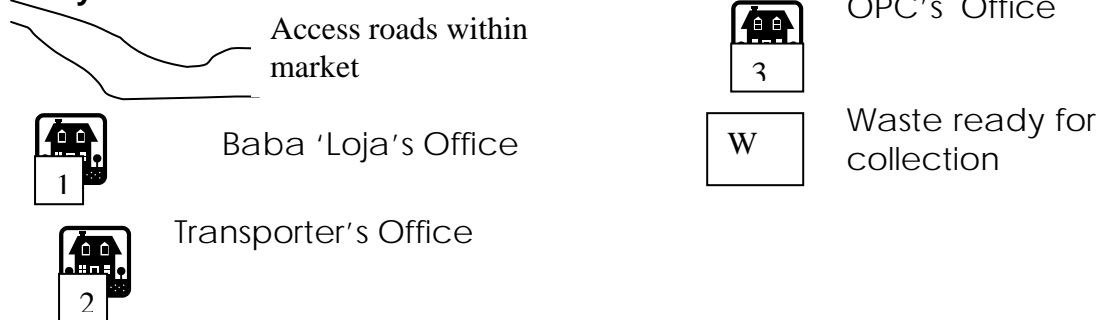


Figure 1. A sketch drawing of the layout of Ifo *Fufu* Market

Keys



The location of the market along the Lagos-Abeokuta highway makes it very easy for market actors from both Ogun and Lagos States to patronize the market. Most of the buyers found in the market come from various locations in Lagos such as Apapa, Ajegunle, Agege and Mushin. Sellers are mainly from Ilaro, Arigbajo, Pakoto, Ifo and other surrounding villages.

The market becomes fully operational as early as 7am. By this time, cassava processors begin to arrive from villages within 40 km radius of the market and

able-bodied young men (ages range between 14 and 40 years old) are engaged in off-loading, re-packaging and re-loading of cassava roots and *fufu* wet paste in the market.

General characteristics of cassava *fufu* marketing chain in Ifo Market

Market participants

Table 1 summarises the key actors and their roles in the *fufu* market. This study focussed mainly on the wholesalers, retailers, itinerant sellers, packaging/baggage handlers, stall owners, market association and Local government operating in the *Fufu* Market at Ifo, Ogun State, Nigeria.

Gender Roles

The specific roles of the different groups found in the *fufu* market disaggregated by gender are presented in Table 2. It is important to note that ownership of a vehicle is considered a major sign of wealth by the various groups in the markets. The vehicle owners in the *fufu* market are the key officials of the various associations in the market. This suggests either that the relatively wealthy actors in the market get elected to the Associations' Offices or that becoming an officer of an association accords privileges that makes a market actor a vehicle owner in the market. When these positions were posed to different groups in the market, they declared the former with an understanding smile.

Furthermore, even though it is observed and confirmed that driving is clearly a male only activity in the market, many of the female officials of the market associations also own vehicles which are driven by men.

Table 1. Key actors, their composition and their specific roles in the cassava *fufu* market

Actor	Local term	Role	Gender	Ethnic group	Relative wealth/poverty
Cassava farmer	agbe	Cultivates and sells cassava roots either directly to processors or through intermediaries	Men and women	Mainly Olori, Yoruba	All categories
Transporters Head portage, Bicycle riders, Motorcyclists Vehicles (usually vans and trucks)	Olori da or onim oto	Transfer cassava roots from point of harvest to point of processing	Mainly men for motorised transport but all categories for head portage	Yoruba, Olori, Igede	Poor for non-motorised, increasing order of wealth with level of motorised transport
Processors	onifufu	Convert cassava roots to wet <i>fufu</i> paste	Mainly women engaging children and other women as paid or unpaid labour	Yoruba, Ibo	All categories
Transporters – Mostly motorised	onim oto	Transfer <i>fufu</i> wet paste from point of processing to points of sale	Men	Mostly Yoruba, Hausa	Not poor
Wholesaler	alaro bo	Buys larger quantities usually for many processors or other forms of arrangements	Women	Yoruba, Ibo	Not poor
Retailers	onifufu	Buys small quantities - sometimes in a deferred payment arrangement with a wholesaler or processor. May cook before	Women	Yoruba, Ibo	Poor

		sale			
Itinerant sellers	onifufu	Mostly cooks a small quantity and use head portage directly or use children to hawk the ready-to-eat <i>fufu</i>	Women sometimes engaging the services of children	Yoruba, Ibo	Poor
Restaurant/bukateria owners	olounje	Either buys wet paste and cook for sale to customers or buys ready-to-eat <i>fufu</i> for resale	Women	All groups	All categories
Packaging/baggage handlers	alaru	Found mainly in assembly market for packaging and repackaging wet paste <i>fufu</i>	Young men	Yoruba, Hausa, Ibo	Poor
Market Associations* <i>Fufu</i> Processors <i>Fufu</i> Sellers <i>Fufu</i> Transporters Cassava sellers Market Administration	Egbe onifufu, Egbe onimoto, Parakoyi	Dictate and negotiate prices and rates, represents their respective groups. Settle conflicts. Sometimes responsible for security	All categories	All categories	All categories
Local Government	Ijoba Ibile	Charge rates, sometimes build and maintain market locations. Sometimes responsible for security. Settle conflicts	All categories Mainly men	Yoruba	Relatively wealthy or simply seen as more powerful
Others Food sellers Water sellers Any other?	Olonje, olomi	Meets some basic needs of all market operators	All categories	All categories	Mainly poor

* These are associations of the various groups in the rows above. Market Administration however has representatives of all the associations in it.

Table 2. Specific roles of different gender in the *Fufu* Market

Gender	Age range	Role
Men	20 – 70 years	1. Selling cassava roots 2. Cart pushing 3. Packaging cassava products 4. Transporting cassava products
Women	20 – 70 years	1. Buying, selling and reselling of <i>fufu</i> and raw cassava
Children (both sexes)	14 – 18 years	1. Cart pushing 2. Hawking of other food products (usually for their mothers)
Boys	12 – 18 years	Loading and off-loading Lorries
Key Officials of all associations (both sexes)	20 – 60 years	Owners of the vehicles operating in the market

Roles of ethnicity and ethno-domination in the market

Overall, the Ifo *fufu* market is run by the Yoruba people (Table 3). This is simply because Ifo is a Yoruba town, subject to Yoruba traditional authorities headed by the Oba (Olu of Ifo). In terms of visibility (estimate of population) market is dominated by Yoruba people followed by Igbo people. In terms of activity, the *fufu* wet paste section is dominated by Igbo and Yoruba peoples; cassava roots is dominated by Ohori, Yoruba, Iggede and Igbo peoples, *lafun* processing and selling, starch processing and selling and tapioca selling are dominated by Yoruba and tapioca processing is done by a Beninese woman.

Table 3. Roles of main ethnic groups found in the *fufu* market

Ethnic Group	Roles
Yoruba	Transportation, wholesale, stall owners, retail cart pushing, security
Igbo	Selling and buying of cassava roots and <i>fufu</i> wet paste
Ohori	Selling of cassava roots
Iggede	Selling of <i>fufu</i> wet paste
Hausa	Cart pushing, driving

There is an active cross-border trade in tapioca along the West African Coast from Lagos to Accra. It was found that there is no particular area of the market assigned to tapioca sellers. The tapioca sellers are dispersed throughout the market. There are no associations or groups of tapioca sellers. It was revealed by the Otun Iya Oja (a Chieftain of the Market Women Group) that tapioca processed in Togo is smuggled into the Nigeria through Agbalata

Market in Badagry (a Nigeria-Benin border town in Nigeria) via Cotonou in the Republic of Benin. She said that tapioca is smuggled into Nigeria because they understand that there is a ban on the importation of cassava products by the Federal Government of Nigeria (FGN) (This claim is not true. It is possible that traders mistook harassment by Customs Officials for a ban on importation of cassava products by the FGN). The black market is very active in the border towns for changing the naira in to CFA and vice-versa.

The Beninese woman processing Tapioca in Ifo market is only taking advantage of the demand for tapioca in Nigeria to process and sell to traders from Lagos thereby reducing the inherent risks of smuggling.

Control of Market Space

Market space is controlled by the Baba 'Loja (or Iya 'Loja, if the position is occupied by a woman). The Baba 'Loja is the titled Chief superintending the market and representing the traditional authorities vested by the Oba (Olu of Ifo). He is recognized as the highest authority in the market by all actors in the market, including Local Government Officials. In the absence of this High Chief, his or her role can be performed by the Deputy (Balogun Oja/Seriki Gbogbo gbo or the Otun Iya 'Loja) (Figure 2).

An applicant desirous of a market space would liaise with the Head of Section (Olori/Alaga), who will make a case, for the applicant, before the Baba 'Loja or his deputy who then allocates a space (this can be a shed or an open space). The leaders of the market decide where the applicant would stay based on existing vacancies. The allocation of spaces in the market attracts a fee payable to the Contractors appointed by the Local Government (LG) to collect such revenue in the market. The contractor is responsible for maintenance of stalls and other facilities and remittance of an agreed sum to the LG. There were no complaints from any of the interviewees about this process. However, the ability to control the amount of *fufu* coming into the market suggests that there is a control on who can be a trader and a likelihood that there are others who might want to trade but cannot. Interviews with those not having access to the market was not possible within this small project.

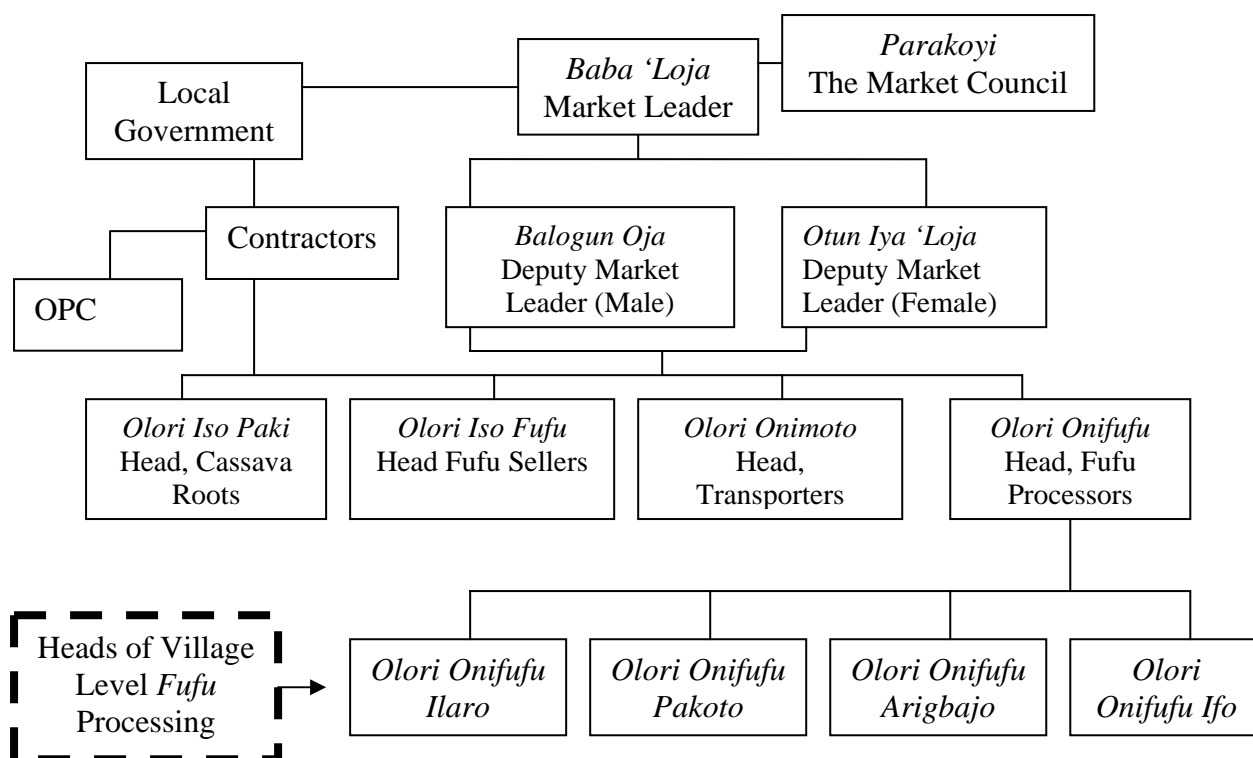


Figure 2. Organisation of the Ifo *Fufu* Market

Market Turnover

During three consecutive visits to the market, it was established that operations at the *fufu* market usually ends at about 4.30 p.m. At this time, an estimated 150 bags (25kg each of *fufu*) is left over. On the other hand, cassava roots are never left over. Sellers somehow find a way of disposing all the cassava roots brought to the market in any particular day. It seems that a deferred payment arrangement is usually struck towards the end of the market period where the buyer stands at great advantage at dictating the lowest price of the day for cassava roots.

In the case of leftover wet *fufu* paste, various methods are adopted by market operators to preserve it till the next market day. The most common method is by pressing to reduce the moisture level such that the paste becomes a cake which has a longer shelf life. Another method is by packaging in water and airtight polythene bags. Some of these are however sold before the next market day. Where sellers are unable to sell the *fufu* paste or cake for up to 8 days, the product becomes inedible. The colour would have changed from white to yellow. In this case, the paste or cake is discarded as waste. This is not a common occurrence in the market. Leftover *fufu* pastes usually attract cheaper prices.

Laws and regulations guiding access and conduct of the *fufu* market

Fufu processors explained that there is a law guiding the quantity of bags of wet *fufu* paste that could be brought to the market on any specific market day. This law is a collective decision of *fufu* processors to allow the association better able to manage the price negotiations between them and the *fufu* sellers.

The law is binding on all *fufu* processors bringing *fufu* wet paste to the market irrespective of their tribe or position in the market hierarchy. The first level of monitoring is at the village level where the Heads of the *Fufu* Processors at this level ensures that all processors under her care comply. Failure to comply is reported ahead of the offered. At the market, it becomes the responsibility of the Section Head to monitor and ensure compliance. Sanctions range from payment of fines (monetary) to being banned from attending the market for a specified number of market days. There is no problem with compliance as this is enforced mainly by peer pressure. There was no case of this nature involving the police or OPC (informal security).

The sellers of cassava roots do not have a similar law determining the quantity of cassava root that can be brought to the market. However, there are laws specifying the fees and taxes paid in the market. Two of these are by all categories of sellers of cassava and cassava products in the market.

These are:

1. Parakoyi (currently N40) payable every market day to the office of the Baba'Loja. Part of this money is used for sweeping the market and removal of wastes at the end of each market day.
2. LGA tax (usually N10/bag of cassava product) collected by the Contractors appointed by the LG. This is different from rent payable by market participants for allocation of space.
3. The Head of the Cassava Roots section collects a fee from transporters (Lorries). He charges between N60 and N100 on each full lorry load of cassava root.
4. The Head of the Cassava Roots section also collects 10% of total fee charged from other sub-section heads in the transportation section of the market.
5. In addition, most market actors pay Association Due. The association due for the transporters has not been collected for sometime now because new officers are yet to be elected.

Market chain and market information system for cassava *fufu*

Figure 3 depicts the marketing channels for cassava *fufu*. The short shelf life of the products makes it imperative that the product should reach the final consumer as soon as possible. The *fufu* market is operated such that this is achieved with minimum level of waste. *Fufu* processors and transporters remain the key that ensures that this marketing arrangement functions with minimum friction. First, processors ensure that the final stage in the processing of wet *fufu* tallies with the day preceding the market day. From this period, the transporters come in as the main instrument to facilitate delivery at the market and from the market onward to secondary markets and the final consumers in various parts of Lagos.

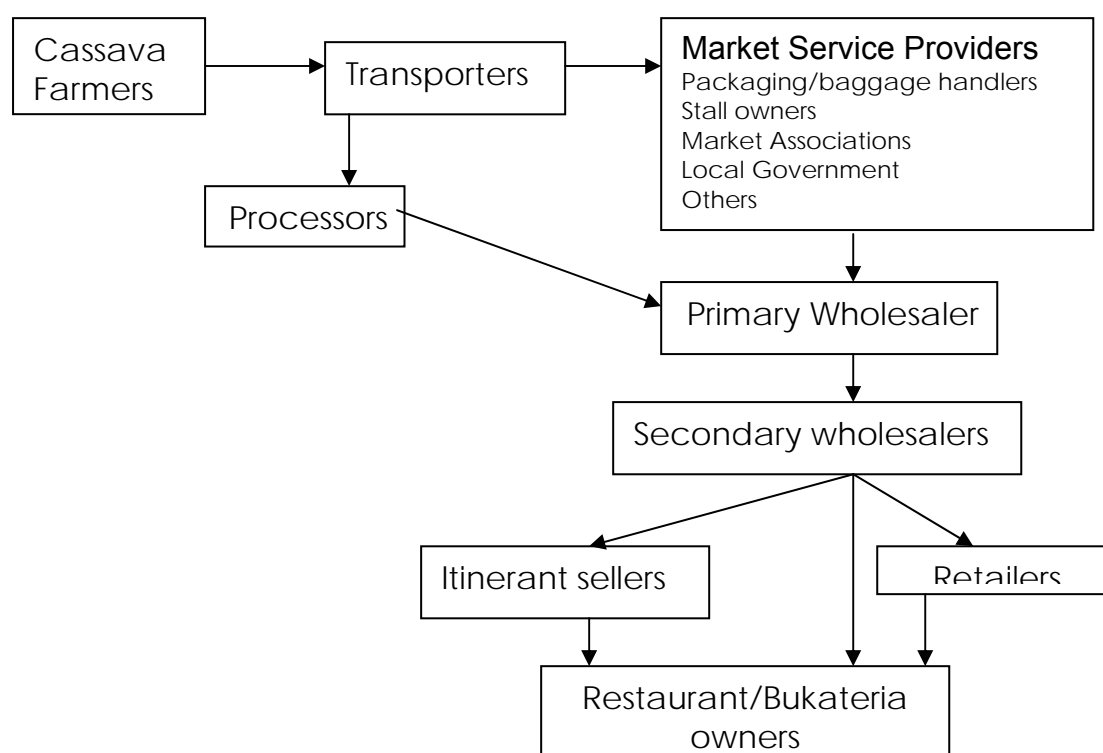


Figure 3. The cassava *fufu* marketing chain in Ifo *Fufu* Market

This cycle requires that information is available to all the key market actors as required. For instance, stall owners need to have a good idea of the quantity of wet paste *fufu* to expect on each market day, the traders from various locations in Lagos need to prepare ahead for any modifications in price at each market day and the transporter need to be aware of when to pick up and make deliveries.

The market associations are the main source and manager of information in this marketing arrangement. As such, each group of market actor has its own association all of which meets under the umbrella of an overall head of the market (Baba 'Loja). When important information is intended for the entire

market, the Baba'Loja summons a meeting of all Unit Secretaries through whose offices the information is shared.

Market information

The main information that different category of actors in the market seek is the price of their products and services. They are usually interested in knowing when it is increasing or decreasing. Market actors also seek information on other market outlets where their products can either be bought or sold.

The most important channels that market actors look out to for information are the transporters, the general office (Baba 'Loja's Office) and their colleagues. Usually individual actors' personal network becomes a major asset here. Where there is a change in market price of any product or service in the market, those closer to the Baba 'Loja often have the advantage of early knowers in the information system.

Overall, because of the nature of the job of transporters, they are usually in touch with at least two ends of a link in the marketing chain. They therefore stand out as the main group that provide early warning system on return from a trip to either end of the marketing chain.

All the market actors interviewed agree that mobile phones are good in spreading market information, while land lines are not used at all. Most of the poorer actors lament their inability to afford phones and those who can buy the hardware complain of the high cost of maintaining it. These people can rent phones or use phone kiosks. However, phones are only useful if traders know other traders or transporters who have useful information that they are willing to share.

Degree of transparency of market operation

The *fufu* market operation appears to be very transparent. Leadership crises could be observed from the repressed tones and knowing glances exchanged when issues bordering on transition from one set officers to another are mentioned throughout the period of the study.

The information in Table 4 was sought particularly to affirm the degree of transparency in the market. Almost every other market actor could provide information on the prices of goods or services provided by other actors in the market chain.

Table 4. Prices charged for different services and products at various levels in the *fufu* market

Product/Service	Price attainable
Buying 25kg bag of wet <i>fufu</i> paste	₦ 500
Re-Selling 25kg of wet <i>fufu</i> paste	₦ 700
25kg cassava roots	₦ 580 – ₦ 650
Cart pushing (25kg load)	₦ 40
Packaging and loading (25kg load)	₦ 50
Head portage (25kg load)	₦ 20
Transport to Agege, Lagos	₦ 300
Transport to Mushin, Lagos	₦ 350
Transporters Association ticket	₦ 100
Commission to Head, Cassava roots Section	₦ 80 – 100

Note: Even though these prices are agreed upon by members of respective association or product/service groups, in practice, individual members may bargain for a higher or lower fee for favoured customers.

When compared with information obtained in the study by Dipeolu and Ayinde (2003), the share of the various actors from the primary wholesalers' price and the secondary wholesalers' price have changed (Table 5). The primary wholesalers seem to have become better off while the secondary wholesaler has become worse off. But while the processors' share of the primary wholesalers' price have fallen from 81% in 2003 to 60% in 2005, it has increased when compared to the secondary wholesalers' price from 36% in 2003 to 37.5% in 2005. From a rural development perspective, this implies that between 2003 and 2005, the changes in the economy of the marketing system had been favourable to the grassroots.

Table 5. Market margins of *fufu* wet paste traced from Ilaro through Ifo *Fufu* market to Pen Cinema market, Agege, Lagos

Market chain	Price of 60kg bag of Wet paste <i>fufu</i>		
	Dipeolu and Ayinde (2003)	Adjusted 2003 values (Factor=1.15)	Current Study (2005)
1. Point-of-processing price	₦284	326.6	₦ 1,200
2. Transport cost	₦ 24	27.6	₦ 100
3. Point-of-wholesaling purchasing price	₦ 308	354.2	₦ 1,680
4. Primary Wholesaler selling price	₦ 350	402.5	₦ 2,000
5. Primary Wholesaler margin (%) $(4) - (3) / 4$	12%	12%	16%
6. Processor share (%) $(1) / (4)$	81%	81%	60%
7. Transportation cost	₦ 62	71.3	₦ 250
8. Point-of-secondary wholesaling purchasing price	₦ 412	473.8	₦ 2,400
9. Secondary wholesaler selling price	₦ 800	920	₦ 3,200
10. Secondary wholesaler margin (%) $(9) - (8) / 9$	49%	49%	25%
11 Processor share (%) $(1)/(9)$	36%	36%	37.5%

Source: Updated from Dipeolu and Ayinde (2003)

It is important to note that seasonal variations in the prices of cassava and cassava products are common. Prices are usually lower in the wet season when harvesting is less tasking and therefore attracts lesser cost. Dipeolu and Ayinde (2003) data were obtained in November, 2002 while the data for the current study were obtained in January, 2005. Both studies were therefore conducted within the dry season when the prices of cassava root and cassava products are more likely to be at their highest in the year. Since the data for the Dipeolu and Ayinde (2003) study were obtained early in the dry season compared to the mid dry season for the current study, slight variations in the prices are to be expected.

Another variation is the prices of cassava roots and cassava products are the biennial cyclical movement in prices as a result of farmers' reaction to price changes in the cassava market. If the prices of cassava and cassava products are high in a year, farmers' increases the land area cultivated in that year. This increase in land area cultivated results in a higher quantity supplied of the cassava roots in the next year, thereby forcing prices down. Some farmers often refuse to sell their cassava root sin that year and also refuse to cultivate new land, hence keeping prices low until the second year. The situation changes in the third year when the quantity supplied falls below quantity demanded and prices rise again. This cyclic movement seems to have been at comparable stages when the data for the Dipeolu and Ayinde (2003) and the current studies were collected.

For these reasons therefore, an attempt was made to express the 2003 prices in terms of 2005 prices using the ration of price of rice in Ifo (a common staple

in Nigeria) in November, 2002 (N64.25/kg) and January 2005 (N73.81/kg) as the factor. Even with this adjustment, there has been an increase in the real price of *fufu* wet paste.

Traditional institutions in the management of cassava *fufu* market

The market is segmented into six different product units. These are *fufu* wet paste (dominated by Igbo and Yoruba peoples), cassava roots (dominated by Olori, Yoruba, Igede and Igbo people), *lafun* (Yoruba), starch (Yoruba), tapioca sellers (Yoruba) and tapioca processors (Beninese). Each unit of the market has its operational head (Olori or Alaga). At the time of the visits, the transport section is in transition, so only a caretaker was in charge of the Transportation Office. The reason for this is that the term of the immediate past Officers of the *Fufu* Transporters Association have just ended, so a Caretaker is appointed until fresh elections are conducted.

The traditional institutions in the management of cassava *fufu* market are:

1. The Parakoyi – This is the Baba ‘Loja-in-Council. It is made up of constituted by old people who could be retirees from government parastatals, old soldiers and lorry owners under the headship of the Baba ‘Loja. The Parakoyi settles disputes, quarrels among market actors and refer cases that gets out-of-hand to appropriate quarters (usually the Police). Parakoyi is also a term used to describe a form of tax payable on goods brought to the market. The market is a scheduled 5-day market, but skeletal services are available on other days. Arrival for each schedule market day begins the night preceding it.
2. The Oduaa Peoples’ Congress (OPC) is another traditional institution in the market. The Congress is being employed by the market contractors (commissioned by the Local Government) to serve as day and night guards.
3. It is only the Baba ‘Loja or his representative who have the authority to change things in the market.

Security issues in the conduct of the cassava *fufu* market

The OPC is dominant ethnic militia group throughout Yoruba land. The group was invited by the Contractors to provide security for the market. This was due mainly to perceived inefficiencies in the operations of the Police and the experiences of unresolved security breaches on the part of the Police by some market actors. The main concern of the OPC is to prevent theft in the market. Security issues do not influence food supply to the poor. Neither does it result in the exclusion of any group. Some market actors praise the efficiency of the OPC even in cases where the Police have been helpless. Usually, the OPC traces and find the culprit and executes extra-judicial punishments. The mere presence of the OPC in the market place was

reported by many market actors to be enough deterrent for anti-social behaviours.

Positioning of current work in the literature

Marketing is the sum total of all of all business activities involved in the movement of commodities from production point to the point of final consumption. The need for marketing arises with the production of a surplus (Olayemi, 1972; Adekanye, 1988). It is widely reported in the literature that the marketing of agricultural products is done in mostly unorganized markets in Nigeria. This study appears to challenge this position given that clear lines of organization can be discerned in the marketing of cassava *fufu*.

Furthermore, marketing has been viewed as the crux of the whole food and agricultural problem in Nigeria (Adegeye and Dittoh, 1985; Okunmadewa, 1995). They posit therefore that it would be useless to increase the output of agricultural commodities and equally futile to set up optimum standards of nutrition unless means could be found to move agricultural commodities from the producer and at the prices affordable by the consumers. The ability of a marketing system to effectively and efficiently perform its developmental functions depends on the ease with which price changes and responses are transmitted spatially and temporally between contiguous market pairs for a homogenous commodity. This in turn depends on the availability and effectiveness of marketing infrastructures like storage and transportation facilities, communication networks, and access roads (Mafimisebi, 2001; Mafimisebi, 2002). To a great extent this study has demonstrated how the marketing of a traditional product could meet this challenge. The cassava *fufu* market is transferring a product with very short shelf life to meet urban food demand with a commendable level of efficiency.

Power relations within the food markets

This study has confirmed the findings of Wan (2001) that the food market is not having any impact on gender relations and women's subordination. The overall head of the market could be male or female and all the market functions are dominated by women except transport. Even in the case of transport, some women own vehicles which are driven by male employees.

Information is scanty in the literature on the role of ethnic domination in food markets. In this study, the domination of the Yoruba ethnic group is evident in the *fufu* market at Ifo. Even though there are no laws excluding other ethnic groups from operating in the market, all the traditional institutions and the market associations are dominated by Yoruba people.

Access to information on prices and supplies

The findings of this study confirm the conclusion of Shepherd (1997) that producers and traders require a range of different types of marketing information. In addition to prices and supplies, information is required on alternative channels, quality, means of payment and financing. The study also re-affirms the importance of traders' personal network and social capital in obtaining market information (Lyon, 2001). The closer a trader is to the Baba 'Loja or the transport office, the more access that trader is likely to have to important market information. The studies of Smith and Lutrel (1994) and Lyon (2003) have demonstrated this assertion.

This study reaffirmed the findings of earlier studies that the power to control prices and supplies depends on the ability of market associations to act as cartels (Smith and Lutrel, 1994). The various market associations in Ifo *Fufu* Market are very strong in dictating prices of various products and services in the market. They even limit the quantity of products that can be brought to the market on any given market day to retain their control of the prices of such products.

Self-regulation: the role of trader associations

The reasons for forming associations in agricultural markets have been outlined in earlier studies (Whetham, 1972; Smith and Lutrel, 1994). These reasons were re-echoed in this study. A key finding that emerged from this study however is that associations are not necessarily a cohesive whole. There are issues of conflict within market associations that may hinder their effectiveness in meeting the expectations of their members. Such conflicts were felt in the various discussion sessions in this study.

The domineering influence of market associations emphasized by Adubi (1996) is also evident in this study. Non-compliance to association rules attracts heavy penalties that often results in exclusion of such erring parties from the market. This study did not however perceive the roles of market associations in the negative sense evident in the work of Adubi (1996). Market associations are essentially filling a void that could hinder the smooth operation of the market. These roles ensure the regular flow of products through the marketing chain by retaining a pragmatic market price even in the presence of potential great fluctuations in the supply, protecting the rights of their members to fair dealings in the market and ensuring that the threats of conflict are nipped in the bud.

Market security: youth vigilante groups

The presence of the Odua Peoples' Congress (OPC) in Ifo *Fufu* Market affirms the position of Alemika, (2003); Gore and Pratten (2002) and Aboderin (2003) on the role of youth vigilante groups as important features of the Nigerian nation state. As some market actors put it: "the mere presence of the OPC in the market place is enough deterrent for any anti-social behaviour".

Good practice emerging from the study

Traditional market institutions are essential components of marketing systems. The search for alternatives to these should be done with great care. This study has shown that traditional market institutions can maintain effective marketing systems when interference from external forces do not erode their strength in maintaining balance and keeping order in the market system

The central role of market information as the driving force of a transparent marketing system is clearly observable in this study. Modern communication gadgets such as the mobile phone were recognized by all categories of market actors as desirous in making market information wide available. It was deduced that such gadgets aid in increasing the disparities in access to market information between the rich and the poor actors. It is important therefore that policies seeking to make such gadgets accessible to market actors should also create avenues such as public pay phones that the relatively poorer market actors can use.

The failure of the Police to provide adequate security in the market was mentioned by several respondents in this study. As far as the market actors are concerned, the youth vigilante group or ethnic militia is welcome relief in improving the security situation in the market. Their presence gives several market actors a feeling of security which is important for efficient market operations.

The need to target cassava *fufu* marketing such that the product reaches the final consumer with minimum delay (the shelf life of the wet paste is about 7 days) is the evident guiding principle informing the structure, conduct and performance of the *fufu* market. As such policies to influence this marketing arrangement with a view to ensuring that adequate and safe foods are available to urban and rural consumers must learn from this.

Specific Recommendations for the *Fufu* Marketing system

There is a need to improve market linkages in the cassava *fufu* market. Currently, the market is not taking full advantage of the very good road network in the area to explore supply of wet paste *fufu* to other parts of southwest Nigeria. The role of markets associations in negotiating prices for goods and services in the market could be expended to searching for other outlets for the cassava *fufu*. This way, the system of controlling output to suit market demand can be replaced with one of optimum production to meet the needs of a diverse market.

The promotion of functional market associations is useful. They provide an organised entry points for discussing improvements to the *fufu* processing and marketing system and new market opportunities. Most *fufu* marketers rely heavily on trusted market relationships, the associations therefore provide a forum for creating such assurances before their members embark on any new initiatives or take major risks.

The incidence of leftovers in the *fufu* market, though not widespread because of the control mechanisms put in place by the market associations makes the search for shelf-life enhancing technologies important. Currently, some processors use a double packaging method to extend the shelf life of wet *fufu* paste. This method and others emerging from careful research could be promoted in processing and marketing locations. Another technology that could aid an increase in shelf life of *fufu* wet paste is the production of *fufu* powder.

The introduction of new technologies (particularly larger scale capital intensive) may increase the disparities between the poor and the rich. They may also create new power blocs in the marketing system which may give rise to conflicts that were not there before. It is important therefore that the introduction of new technologies should be carefully studied and its potential effects clearly understood before their active promotion is encouraged in the system.

7. MARKETING OF GARI/IN BENIN CITY AND ENUGU, NIGERIA

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Introduction

Gari - a fermented and roasted granular product from cassava - was hitherto considered a poor man's crop until recently. It is now elevated to an urban convenience food. It is a cheap and ready source of vital energy. *Gari* is produced following harvesting of cassava, peeling, grating, dewatering, fermentation (optional), sieving, frying and bagging. This process will give white or creamy white *gari* while addition of palm oil prior to dewatering; will add yellow color to *gari*. Yellow *gari* is preferred and can cost twice as much, making it less available to poorer households. *Gari* is commonly consumed either as a paste made with hot water and eaten with vegetable sauce or by soaking in cold water with sugar, coconut, roasted peanut, fish, boiled cowpea as complements. A report by Phillip *et. al.* (2004) reflects that cassava (*gari*) is truly a national food with an urban market presence. Cassava *gari* appears to be a 'food of choice' even in the face of alternative food options in urban areas (Maziya-Dixon *et al*, 2004). It is mainly produced for domestic markets but presently; some of the dry processed food products from cassava (such as *gari* and *fufu* flour) are known to be finding their ways to emigrant Nigerian communities in United States and Europe (Dipeolu *et. al.*, 2001). It is also an important commodity in cross border trade (Ezedinma, 2005).

The goal of this report is to examine some critical marketing institutions with a view to assess whether the urban and rural poor are excluded since *gari* has gained prominence in all the urban centres of Nigeria. An understanding of the issues identified in this study will provide policy makers a better view for improving market access for the rural and urban poor to safeguard their food security and their livelihoods. The objective of this report is to explore issues pertaining to the *gari* commodity chain and its relationship to urban market institutions, transport infrastructure, security and associations.

Study location

This study was conducted in two urban markets in Enugu and Benin City. The urban markets are major consumer markets for *gari* in South East and South-south of Nigeria relying heavily on supplies from the assembly or interior rural markets within and beyond the State. Enugu is in the southeast geopolitical zone dominated by the Igbo ethnic group. Benin City is in the South-south zone with a mixture of many ethnic groups but most influenced by the Binis and so Pidgin English is the common mode of communication. In terms of agroecology, Benin City is located in the rainforest belt of Nigeria while Enugu is located in the derived savannah belt. In Enugu there are three major urban markets namely, the new market, the old Ogbete market and the Awkunanaw suburban market. Similarly, in Benin City there are also three markets namely the Oba market, the New Benin market and the Ikpoba hill market. In Enugu,

the new market is the major urban market for *gari* while in Benin the new Benin market is the major market for *gari*.

Methodology

A purposive rapid rural appraisal (RRA) was used to generate information in Oba market, Oredo Local Government and Ekiuwa market (major village market) in Benin City and New Market (*gari* market) in December 2004 and January 2005. The markets were also revisited at later dates. Some of the supply markets were visited in both Edo and Enugu states to observe the nature and ways in which the wholesale traders conduct their business. There was purposeful sampling of informant traders. Snowballing approach was employed during interview with interviewees recommending other people to interview. This was supported with rapid observations and social interactions within and outside the market premises targeting marketing women, hawkers, drivers, local authorities, inspectors and passers by. Some of the government regulators were interviewed at the local government level.

Information was captured from answers that were received from respondents to a designed checklist of questions. The research used both individual and group interviews. In many cases, while a respondent answered, colleagues sitting around concurred when they agree and gave different observations when they did not fully agree. The research drew on local researchers and interpreters who had knowledge of the markets and well as the necessary languages. Data analysis was mainly qualitative seeking trends and patterns emerging from the data. Responses are summarised in the report.

The Commodity Chain

Figure 1 gives a generalized over view of the *gari* commodity chain. *Gari* is produced from cassava. The farmer in rural based communities produces cassava. Women mainly produce cassava in the two study areas. The farmer may process the cassava into *gari* or sell cassava tubers to the rural processor who converts it to *gari* and transports the product to the rural market for sale on market days. For the purposes of this study we begin our analysis from the village assembly market level. Within the village assembly market the processor sells to the wholesale trader who bulks *gari* in such markets for the urban market, 90% of the *gari* is taken to urban markets. The processor at this point is also a retail trader in the rural assembly/village market.

Rural processors are too atomized and the quantity of *gari* produced per household or processor at the rural market is too small to warrant travelling to urban markets. They cannot make any reasonable income if they have to travel long distances to sell small quantities of *gari* in urban markets. Their function is to add value by processing cassava into *gari* at the rural level and make a little income above the fresh root price. The farmers and processors who bring their *gari* to the urban markets are those who live close to the

market and may have engaged in urban farming in the periphery of the cities. They have no other market but the daily urban market to sell their *gari*.

There are also urban processors who buy cassava fresh tuber from the farmers at the village market or even from the farm in the village, transport to the city and processes it into *gari* for sale in the urban market. It is often argued that this process is more expensive as cassava tubers contain 70% water. But observations indicate that distances traveled by such processors are not too far from the city. However, majority of the *gari* that is sold in Enugu and Benin City is moved from the rural assembly markets to the urban market.

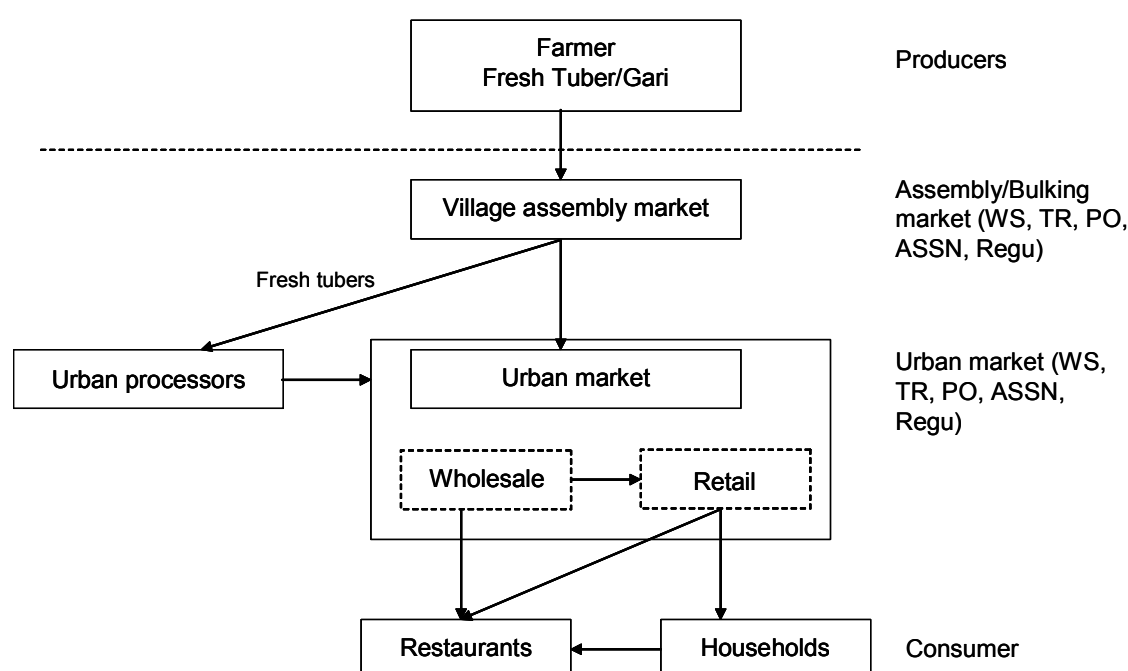


Figure 1: Commodity chain of *Gari* in Enugu and Benin City markets

WS = wholesale trader, TR = retail trader, PO = Processor, ASSN = market associations, REGU = market regulators

The price received by farmers varies through the year. *Gari* is cheapest in the months of July to September. *Gari* is most expensive as from December to April. This is because the prices of roots are also expensive at this time. As the dry season advances from November to March, the soil is caked and so it becomes very difficult and arduous to harvest cassava roots. This cost is also transferred all the way down to the consumer. Prices also vary from year to year as shown in the table (1) below. In Nigeria *gari* prices exhibit cyclical peaks and troughs due mainly to the inability of markets to absorb supplies. As a result in the years when cassava is scarce the price goes up and farmers are encouraged to plant; production goes up in subsequent years and the price comes down prompting farmers to plant less until the price goes up again in a cycle of approximately two to three years. Such cyclical changes cause price instability, and significantly increase the income risk to producers.

However, in real terms (taking into consideration inflation) the price received by farmers has reduced considerably. The decline in real prices for *gari* suggests the diversification into other commodities for which cassava can produce efficiently. These products include starch, ethanol, flour and pellets, which are primary products for industrial and feed sub sector.

Table 1: Gari nominal and adjusted Prices, 1993 - 2000

Year	Nominal Price (Naira) *	Inflation rate % **	Index	Real price adjusted for inflation using 1993 as a base year
1993	14.41	67.20	1.00	14.41
1994	10.19	57.00	1.67	6.09
1995	16.05	72.90	2.63	6.11
1996	24.05	29.30	4.54	5.30
1997	29.54	8.50	5.87	5.03
1998	25.28	10.00	6.37	3.97
1999	19.25	6.60	7.00	2.75
2000	20.67	6.90	7.47	2.77

Source: * = Projects Coordinating Unit, Abuja

** = Central Bank of Nigeria Annual Report and Statement of Account (Different Editions)

Wholesale traders

There are two types of wholesale traders. The first involves those who travel to the various rural/assembly markets, bulk *gari* in bags of 40-120kg from the farmers or processors, and transport the bags to the urban market. This group of traders may sometimes be referred to as itinerant traders or wholesale assemblers. Assembly/source markets in Ebonyi State account for 70% of the *gari* that is supplied to the New Market in Enugu State. However, if traders at Enugu are running out of stock they go to a nearby supply market at Ugwugo Nike and/or Oye Emene in Enugu State. All source markets for *gari* to the Oba market in Benin come from within the (Edo) State. While the Enugu *gari* market is 5-day market, the major day of sale of *gari* at Benin is on Tuesdays. This is because the wholesale buyers travel to the assembly markets in rural areas on Monday, and then arrive the new Benin market on Tuesday.

The second group of wholesalers involves those who depend on the traveling wholesalers. They purchase in bulk from the itinerant wholesale traders and eventually sell to the consumers sometimes in another market. For instance it was observed that wholesale traders in Oba market also buy *gari* from traders in the New Benin market. This category of wholesalers do not travel far distances but await the arrival of the first-line wholesalers.

Both male and female gender sell *gari* at both the New Market Enugu and Oba market Benin City at the wholesale and retail levels. At Enugu it was mostly the Igbo ethnic group and a few traders from the Yoruba ethnic group that dominate *gari* trade. At Benin, a lot of ethnic groups from southern Nigeria were involved in the trade. The Hausa ethnic group is not involved in

gari trade in either market. The relative poverty of wholesale traders can be manifested in their inability to absorb disasters during setbacks in their activities. Otherwise they are relatively richer than most other key actors in the chain especially the porters, drivers, retailers, security personnel and processors.

Retailers

Retailers can be divided into those that own the stall or have long leases from local authorities and other traders who rent from the stall owners/tenants. Stall owners are relatively rich since they have the ability and influence to obtain market stalls in the first instance, while the other traders may be poorer or operating on a smaller scale. Retailers buy from wholesalers and sell to urban consumers. There are also retailers operating in rural areas.

Market information

Traders require information concerning the price of *gari* in different rural areas, and the price in the urban areas. Prices are determined by level of demand, availability (scarcity) of *gari*, and type of *gari*. There is no deliberate action to control volumes in the rural markets. The volume that comes into the market determines prices.

Retail and wholesale traders obtain information about market prices from other markets through informal meeting points or from one colleague/friend in the market to another or from transporters/drivers. Sometimes, a spy visit is undertaken for this purpose.

Channels of information are personal communication, now frequently using mobile phones, either owned by traders or through patronizing kiosks. With the coming of the democratic governance, there have been improvements in telephone communications as the mobile telephony was introduced. But most traders in the rural/assembly market where there is no network for GSM neither operate nor patronize kiosks. For those who make use of mobile phones, they ring their business colleagues, friends, relations and neighbours. But respondents were of the view that the cost of operating a mobile phone is very high. The conclusion is that it facilitates marketing at both rural and urban markets but, exclusively available to the rich only. Drivers are another important source of information. Many of them have mobile phones and use these to talk about market price situation to trader friends and driver colleagues.

Prices are broadcast on radios and there is a farmer radio program on Radio Nigeria Enugu that has been running over the past 20 years. Traders and farmers have been listening to this program. This program (*Ndi olu ubi ndewo nu*) provided by the Federal Radio Corporation of Nigeria is broadcast in the local language. However, the lack of standardization of weights and measures limits this information.

Information is also required on the location of areas of good quality. The issue of certain locations being known for the quality of their *gari* is very interesting. This is a form of 'branding' whereby processors and others can add more value to their products and therefore it can have an effect on poverty. Historically, *gari* was of low quality characterized by high moisture content, high fibre content resulting from poor sieving and large coarse texture. This was before the advent of the grater in the 1970's when *gari* processing was done for domestic consumption. But with civilization and diversification in traditional menus, marketing of *gari* for cash, gave rise to competition just as it was equally elevated to a full occupation for some people. Each processor therefore strives to improve the quality of her *gari* (most processors are female) in order to have more buyers, attract more money, and sustain her business. Competition gave rise to the production of high quality *gari* and some areas or processors were noted for this. Hence the perception was promoted through competition.

Credit provision

The informal credit market is the only form of credit system that is accessible to the poor and little educated trader and other actors in the *gari* food chain in the study area. The study did not find any informal credit and no dedicated customer relationship at the wholesale-processor level or wholesale-farmer level. This is because the processors are mainly subsistence and transient farmers who rely on the money realized from the sales of the cassava product to solve family problems. They are not regular in the market with *gari* but appear with the commodity subject to the availability of raw materials and/or financial need.

There are several types of informal credit systems in addition to lending between individuals. The *akawo* is a daily contribution especially by retail traders. At the end of the month, the contributor is paid their total contributions and they can start the next month contributions. The *akawo* operator moves from person to person, collecting individual contributions, which is recorded in a small book. The *akawo* keeps very good records and there is very little administration as he records the amount contributed immediately in the presence of the contributor and moves on to his next client. How does he get paid? Usually, the first amount contributed in the first day of the month by the trader belongs to the *akawo* operator. This suggests that the more clients, the more income he earns even though the amounts contributed per individual is relatively small. The amount contributed per individual is an individual decision but it could range from as low as N10 to N100 per day. Monies collected are kept in a safe or in a bank depending on the level of literacy of the *akawo* operator.

The second type of informal credit system is the *isusu*. The *isusu* is a thrift society usually based on town/village union or groups, associations or cooperatives. Each thrift society (*ndi meeting*) is unique and so several rules and norms may guide contributions, interest rates, borrowing and pay back periods. In each group there are executive officials comprising of the

president, vice president, financial secretary, secretary and treasurer. Each member of the society makes monthly contributions. Amounts contributed may be optional or may be fixed by the society but are usually large. In cases where the amount is fixed it could sometimes be used as a form of savings in which the proceeds are shared in turns on a rotational basis. For instance a group of 30 women may decide to contribute money and all the monies contributed go to one member in month A. In month B another round of fixed amount contributions goes to another member and so on until each woman in the group has taken his or her turn and another process may begin this time with perhaps a higher amount of contributions per person or some persons may drop out of the next round of contribution or new members may join. In this type of *isusu* savings group no member is allowed to leave the group until all have benefited from the contributions. There are however several difficulties in trying to maintain such groupings.

The members of an *isusu* can ask for loans from their contributions at an interest. Non-members are also allowed to take loans but at a higher interest rate. For some thrift societies members may pay a monthly interest on loan of N40 for every N1000 borrowed with a pay back period of one year. Other types of thrift societies operate a shorter time period of six months with a cheaper interest rate of N18 for every N1000 borrowed or as low as N9 interest for every N1000 borrowed. Members are entitled to borrow as much as two or three times above their contributions as loan from the *isusu* society. Repayments are made on a monthly basis but sometimes the society accepts repayments of both principal and interest or the interest only may be paid on a monthly basis and the principal is repaid at the end of the negotiated period.

There are hundreds of such informal credit institutions and groups in both the Benin and Enugu markets. These credit societies provide the engine that oils the informal trade in *gari* and other commodities. There is usually no collateral attached but guarantors of high social standing serve as 'shortees'. For defaulters, the guarantors are held responsible. The guarantors either repay the loan or facilitate its recovery.

For retail traders, credit in kind is sometimes provided by the wholesale traders especially in the Enugu market but is subject to payment immediately sales are over. This is a credit facility usually advanced by the wholesaler to his regular and credible retailer. There are also credit facilities involving the retailer to customers who regularly buy from the retailer but have no cash at a particular market day to pay for the transaction. According to one respondent, 'we sell on credit usually to regular customers but not always. About one part out of 10 customers do ask for credit'. They cut across civil servants, neighbours, friends and well wishers whose background (village, place of work, etc) is well known to the retailer. The customers normally give time for the repayment. For civil servants, it could be at the end of that month. For friends, neighbours and relations, it is normally after sales of particular goods or receipt of certain amount of money details of which must be brought to the knowledge of the seller. Incidentally, the credit beneficiaries do not pay any

extra money as a condition for this mode of transaction. Rather, the *gari* traders regard it as a good will and good customer relations' strategy.

There have been occasional defaulters but the traders stopped selling to the particular defaulters on credit. Traders complained of the difficulties they face when their civil servant customers are not paid their salaries:

"No salary. No market. 2003 Xmas was good. 2004 Xmas was bad. Why? Because government no pay salary. If you pay salary, Market women go get money and children will go to school".

"In those days, women do not pay school fees but men. Today, women pay school fees because there is no money from their husband. We women do not want our children to suffer. We have to source for other means of getting money to pay school fees. We may have to sleep with men to get money. We are not happy. Please help us".

For vehicle owners and drivers, it was reported that there is a hire purchase system for vehicle purchase, which some drivers patronise. This helps them to acquire a vehicle and pay back the cost of the vehicle after one year of use to dealers. It was also reported that there are state government schemes that provides vehicles on loan to drivers and they to repay the full cost of the vehicle to the state government, although details of who has access to this was not available.

The conclusion here is that the informal credit institutions have been able to respond to the needs of key actors in the market based on trust – a very important aspect of social capital. One interesting fact came out during observations in these markets. This borders on the issue of how actors in the market build trust. It begins with how traders identify themselves in the market. Unlike in the western world, where an individual is identified by name and a fixed address, market traders identify themselves on the basis of their villages, towns and ethnic group (in the case of Benin City) of origin. For instance on a return trip we had to identify one of the respondents, a woman, on the basis of her complexion and village of origin (*nwanyi ocha nke onye Abagana* literally translates to the light skinned woman from Abagana town). The village of origin (family ties, ethnic ties), and apprenticeship formed the basis for trust and reciprocity. This is further fortified if the individual actor identifies with his/her town or village union/group in the city. These bonding mechanisms provides the platform and the basis for trader-to-trader credit both in kind and in cash as well as trader to customer credit both at the wholesale and retail level. There is also inter-ethnic bridging, which is often facilitated through interethnic marriages. In cases where there is inter-ethnic access to credit it is also tied to inter ethnic marriage between families. Friendship is also another very important aspect of social capital that can bridge inter ethnic access to credit.

Because informal credit institutions are hinged on social capital, provision of credit by formal institutions may have a lot to learn. One advantage of the informal system is the reduced paper work and responsiveness of the informal system to the needs of the poor trader. Formal credit systems may have one or two lessons to learn from this.

Transport institutions

Various types of transport vehicles are used to transport *gari* from the rural assembly market to the urban market. These include lorries (508 model, 911 model), pickup vans or Austin diesel engine trucks or trailers. Motorbike transport (*okada/ina-aga*) is normally used for intra city distribution and wheelbarrows are used within the market or from market to nearby homes (family/small restaurant use). In the assembly market, wheelbarrows are used to assemble the bulk before loading them onto the lorries for evacuation.

In Enugu, transporters come to the new market and pick buyers to the rural market and convey them back after their purchases. Both goods and passenger are conveyed together to and fro and this is not usually a smooth, pleasant and comfortable ride. There has been some effort to improve intercity road infrastructure especially in Enugu and Edo States where both cities are located in Nigeria. However, rural dirt roads are still repaired only seasonally (sometimes by communal effort). The maximum distance traveled from the rural market to the Oba Market Benin is 90km (table 1).

Table 2: Distance of *gari* supply markets to Oba Market, Benin City

Name Source Mkt	LGA Source Mkt	Dist Rural Mkt (km)
Abudu	Orhionwan	90
Ebue	Uhumwode	55
Ehor	Uhumwode	60
Ologbo	Ikpoba Okha	14
Ugbogiobo	Ovia North-East	62
Urhonigbe	Orhionwan	50

Transport fares change between destinations. It is a little high when going to the rural market because few vehicles travel that route. The fare charges are influenced by distance, type of vehicle, and fuel price. Transport fare for the goods is determined by bargaining with the driver since transport fare for the passenger is usually fixed. Also availability of lorry/truck can also influence fares. The fare for *gari* that is transported without an accompanying passenger is lower than when someone accompanies the goods. The weather/climate can also influence the fare. During rainy season one makes extra effort to protect the *gari* from getting wet. If the road is poor/muddy, a higher fare is usually charged. The number of days a driver will be away from home also influences fare price. On the average, the cost of conveying *gari* from the source markets to the Enugu new market is about N3/kg.

Routes with a lot of police and local government check points attract more fare. Unfortunately there is no route without unofficial tolls. It was actually

observed that the number of police and local government check points increases on each market day in each of the routes described above. The drivers settle the police and local council posts whenever they are encountered. Some of the traders interviewed maintained that these extra expenses are not built into the selling price. Rather the forces of supply and demand determine prices. While many others were of the opinion that the extra costs are included in the transport cost but finally borne by the ultimate consumer. Because the transport owner is familiar with the route, he has fore knowledge of the extra costs ahead of plying his vehicle on the road. Following from that fore knowledge of the extra costs he offers his transport charge to the *gari* trader who passes it on to the retailers.

The price is also affected by fuel prices and petrol and diesel prices have tripled in nominal terms since 1999. The government, through the Nigerian National Petroleum Corporation (NNPC), the Petroleum Products Marketing Company and the independent petroleum marketers association, regulates access to fuel. Some times petrol station dealers collude to deliberately hoard fuel in order to push up prices of fuel. This is no longer common but happens towards festival periods. Once there is scarcity, prices of fuel increases and this is reflected on the cost of transportation. Once government policy affects factors of transport such as increases in fuel prices, the transporters do not consult each other rather they individually bargain with the *gari* traders. Lorry owners/transport owners initiate the fare change and pass it on.

The research has identified the important role that transport unions play. The National Union of Road Transport Workers (NURTW) see to the welfare of the transporters, they ensure that vehicles are in good condition, they maintain the park, render security services at the motor park in conjunction with market leaders and local government authority, they also mediate on behalf of drivers in civil matters. The NURTW also settles cases between drivers and police. They fight illegal extortions from the local council. The union's welfare services include issues of visitation for drivers involved in accidents, death, and marriages.

Everyone has access to the vehicle park provided the person is not a criminal. To become a member of the transport union a potential driver has to register with up to N5000 excluding the drinks and kola nuts that is required for the union leaders. The candidate will also bring two guarantors who are of high standing and may have some relationship with the Union. The candidate has to sign an undertaking to be of good behaviour.

The drivers also pay levy of N20 before each trip out of the market at Enugu and Benin City to the local branch of the national union of road transport workers (NURTW). The leadership of the local branch of the NURTW collects the levies. Taxes for the NURTW are not fixed but in most cases 10% of income is remitted as tax to the local council.

The routes plied by drivers are familiar routes to them but they have to register with the transport workers union every morning they arrive at the motor park and choose the route of their choice. However, someone can hire (charter) your vehicle to a different destination. The Union can also plead with drivers to re direct their route to destinations where there are more passengers or seek their consent to return back if the timing is late to pick remaining passengers to specific destinations. The availability of *gari*, type/nature of road, weather/climate, and presence of police/toll collectors are factors considered by the driver before choosing a route. Where communities are hostile to certain tribes, communal clashes can affect transporters, so one plies routes that are familiar and safe. This is however not common in the study area but is found in the Niger Delta region.

Suspension is punishment for members who violate the driving rules or loading rules such as jumping the queue at the motor parks but members are expelled for such offences as robbery or murder. Expelled/suspended members are not allowed to enter the motor park to off-load. There have been many drivers that have been suspended at both markets by local Union officials.

When there is a vehicle break down another vehicle is called upon to complete the journey. In that case, the *gari* is transloaded at cost to the *gari* owner. But the transport cost is borne by the transporter whose vehicle broke down. This is a standing understanding by members of the drivers Union and they also go out of their way to help each other out in such instances. This support is important in the absence of any formal types of insurance.

The drivers at Enugu and Benin City said that they insure their vehicles because the police will not permit them to use their vehicles otherwise. They do not believe the insurance firms will pay claims in the case of damages to their vehicle. They only do this because it is a requirement by the police. Most have third party insurance or act insurance. The comprehensive insurance scheme requires more money to acquire and many drivers do not use this type of scheme. The third party insurance scheme is cheaper.

Drivers also use mobile phones to reduce the risks associated with travel. Recently there was a robbery incident along Enugu—Abakaliki route. The Police were called by mobile phone and they responded quickly and caught the robbers. The drivers also use the mobile phone to warn colleagues about presence of police and road safety personnel on the road. They also talk about weather and market price situation with mobile phone to trader friends and driver colleagues

Control of market space

Stalls in the Benin City and New market Enugu, are organised into sections by category of wares and goods that are sold. This is often referred to in the local market parlance as 'lines'. Thus there is the textile line, the baby ware line,

the grains (beans and rice) line and so on. The size of stalls at the Enugu market is about 14" x 10". But stall sizes also vary depending on your physical location in the market. The traders within the food commodity wing (or 'line') have full walled out stalls but those who are in other wings like baby ware have smaller stalls. The type of goods you sell therefore affects the stall size.

At Benin, there are also stalls but the *gari* traders do not get them. *Gari* traders sell in open spaces, along the road where stalls are allocated to other foodstuff sellers, or pay for a section of another person's shop. Unlike grain traders in rice and beans who dominate the food market section because of an organised market association, the *gari* traders sell their goods along the market thoroughfare and parks. In Benin, traders reported that they are fed up of so many taxes and rent charges. They paid heavily to secure a small space or pair with a shop owner who may be selling other commodities like rice, beans, yam etc. Apart from paying to shop owners, they also pay local tariff and taxes to local government authority [Oredo Local Government Council, Edo State, Hawker's and Squatter's permit-Ayo Igiebor & Idiaghe G, N50; Oredo Local Government Council, Benin City, Edo State, Squatters/Hawkers Revenue Collection Receipt, N20, 000; Oredo Local Government Council Authorised Contractor Oba Market Environmental Sanitation, N20 per day].

The daily toll and market levy is a major source of revenue for the local government where the markets are located. But it does not seem as if the returns from the toll and levies are used to the benefit of the general public good. For instance aside from the urban markets, there is no public toilet in any of rural supply markets. Even in the urban markets that were visited, the distant public toilets were not maintained and parking space is a very big problem.

Stalls are rented from stall owners. Most stall owners are not traders. At Enugu some traders had successfully purchased their stalls off the original owners, but a lot of the traders are tenants. Similarly the same holds at the Benin market. The original owners of the stalls were indigenes that purchased the stalls at approved rates from the local government council at Oredo. The local council determines the allocation of stalls. In principle these stalls are to be allocated to any Nigerian citizen irrespective of his origin. This hardly ever happens. It is obvious that the first lines of people who are informed of the construction (not sale since it is at the construction stage that the stalls are allocated) of new market stalls are the indigenes of the local council or State. Invariably these also fall within the local ethnic group. It is usually the wealthier indigenes in the council and the civil servants of the council or State that purchase these stalls at first. They may then resell to others at a more exorbitant price. These secondary owners may be non-indigenes who actually need the stalls. It is also known that some non-indigenes may collaborate with their friends who are indigenes. This friend may front for his non-indigene friend to bid for the stalls at approved rates in the local council. Obviously

poorer traders especially at the retail level are inadvertently excluded. This explains why many *gari* retail traders sell in the open.

A trader at Enugu said some of them applied to the local government council with a processing fee of N250, few months after they were allocated market space on which they built their stalls. Applicants for stalls paid a non-refundable fee of N250 for the application form when they applied for stalls at Enugu. There was also an unofficial agent fee of N5000-N10000. The original owners either sell their stalls to traders or rent it. Some others partition the standard stall into two, use one and rent the other. There is no age limit for those who wish to obtain stalls. What matters is the ability to pay the rents and obey market rules. Every adult from 18 years and above can own a stall but traders of a lower age can sell within the market. These are usually hawkers many of who are less than 18 years. For the *gari* traders that sell along the road, they pay for space to the council. They pay a fee of N20/day and obtain a ticket from the council officials to permit them to display their wares in the market.

However, a *gari* trader in Enugu said she heard an announcement of stall sales on the state radio before she applied and got it. The call for application for stall allocation by the local council had closed long ago because there are no free stalls or spaces ready for allocation. Hence as more people enter the market to sell their wares they have to do so in the open spaces. This indicates that the demand for stalls is still there but the supply by the local council is restricted. The council is no longer building new stalls because of lack of space for expansion in both markets. However, new entrants may have to go through agents to find a landlord that would rent or share or intends to evict an incumbent tenant.

Annual rent for stalls is about N12000-N18000 paid to the landlord, but the stall owners (land lords) at Enugu pay only N50/annum to the local council. It is the responsibility of the tenant to also pay for market premises fee of about N350/annum to the local government. A landlord/trader said he pays N50/annum to the local government and about N350/annum to the management of the market. A tenant said some people pay N1000-N1500 per month to stall owners. At Benin, tenants pay a rent of N10000-N12000 to landlords and N200/shop for security.

One may loose his stall if one does not pay rent, mandatory local government dues/levies or uses the stall for criminal purposes. One can also loose his stall if found to deal in ritual practices. These laws are enforced by the market association leaders either at the apex level or at the zonal level depending on the magnitude of the offense. If one loses his stall legally, the local council reclaims it and the council re allocates the stall to another person after exhaustive handling of the case that led to the stall loss. In some instances it must be determined whether the stall has to be re acquired from the landlord by the local council or the tenant has to be evicted by the landlord and the

stall re allocated by the landlord or the local council. But this does not happen often. In case of death of stall owner the stall is transferred to next of kin.

Roles and organisation of trader associations

There is a difference in the composition and functionality of market associations in Enugu and Benin_City. However, it was confirmed (through triangulation) that the *Gari* traders association exists only at the wholesalers level in both Benin and Enugu markets. There is a *Gari* traders association – New Market *Gari* Traders Association - in the Enugu New Market. The association in Enugu new market strives to ensure the security of its members, takes care of their social welfare (burials, etc), provides financial assistance, and acts as a pressure group against undue treatment from other bodies/government agencies. They do not exclude anybody from selling *gari* in the market. Both members and non-members are allowed to sell. Membership is voluntary.

The wholesalers appear to have some control over the prices in urban markets if they decide to sell limited quantities to shore up prices especially during the rainy season when the prices of *gari* begin to drop. Wholesale trader groups through informal meetings attempt to set prices but the extent to which they are able to do this is not known. There is also some evidence that suggests that associations can use their influence over supplies to help traders involved in accidents. Associations often impose embargo on off-loading new supplies for one or two days to allow for exhaustive sale of the consignment involved in an accident. But, this is only where some quantities were recovered. It is usually an open secret that once a truck of *gari* is involved in a fatal accident others will automatically avoid going to the assembly markets for bulking and delivery as a mark of solidarity to the victims. This is a form of insurance and for traders involved in an accident, there is no other provision to recover any lost money (or property). There is no form of insurance except perhaps to fall back on the support of the extended family, friends and colleagues.

In Benin no trader associations were observed for *gari* in the Oba Ekenwa market, but there is a *Gari* Market Association in the new Benin market. It is observed that the itinerant wholesale traders first re assemble *gari* from various sources in the New Benin market and then the intercity market wholesalers purchase from them and move to other markets in Benin City. These markets include the Oba Ekenwa market and the Sakpoba market also in Benin City. This is perhaps why there is no *gari* traders association in the Oba market in Benin City.

In Benin the *gari* traders are not organised especially at the retail level because many retail *gari* traders are transient and so may not enjoy the privileges that the grain traders have. Grain (rice and beans) trade is a long-distance trade and may involve a relatively heavier capital outlay at the wholesale level than *gari*. Grain traders are therefore relatively wealthier than *gari* traders. It was possible to see a rice or beans major seller, selling some

gari but not a major *gari* seller selling rice. However, *gari* traders have localised arrangements on the allocation of space for selling of *gari* as explained above.

There is a global market traders association that often liaises with the local council. This traders association is for all traders in the Enugu and Benin markets. Each market has an association with an apex chairman, secretary, financial secretary, provost, treasurer, and public relations officer (PRO). There are also associations within each market along trade lines. Along the trade lines such office functions are replicated in each of the markets. At Enugu, the market is divided into 12 zones each has full functionaries. This private (informal) sector market management are in charge of assigning trade lines in the market. Each trade line has a representation in the zone association and each zone has a representation in the apex market association for each market.

The market management send reports to the local council. In some instances it has been known that a major trade line or a zone (e.g. the Timber Traders Association or the Spare parts Traders Association) within the market may wish to break away from the market and find new land and better space for their trade. In some cases they may purchase an expanse of land from the local council, build stalls and allocate to their members. In other cases the local council may build the stores and take full responsibility of allocating stalls. The association facilitates the local council in bringing the information closer to the traders, assembling the applications and undertaking a pre-processing scrutiny. The important point is that the local government council assigns the land or the stalls at a cost to the trader associations. The apex market association also has committees, one for security, another for cleaning of the market and sanitation and so on.

In Benin it is believed that the Oba of Benin has some influence over the selection of the chairman of the market association for Oba Ekenwa market. In Enugu, the chairman is often appointed following a voting process but it is usually won by men of means that are very well known in the market. The differences lie in the history, location and ethnic mix. Benin City has a lot of history predating the colonial times in Nigeria. It used to be the capital of the old Benin Kingdom. Vestiges of this kingdom still exist with the hereditary kingship of the Oba of Benin. The Oba still has some influence on the socio economic life of the city. There are however several ethnic groups in Benin City. The city is located in the central and southern region of Nigeria. Enugu is a city that grew out of coal mining in the colonial times. It was a coal miner's town but later became the headquarters of the Eastern region immediately after independence. The predominant ethnic group in Enugu is the Igbo.

Security

Crime within markets, increases the costs of traders and can affect the poorer participants as they are less able to absorb disasters. There is private security provided in both Benin and Enugu markets. At Enugu zonal leaders of the market association as described above provide security in each section of the market. These informal vigilante group supported financially by the traders are partitioned into zones of the market. Different zones are in charge of patrol according to a roster. At Benin the traders within the market hired a security outfit to ensure security in the market. The outfit is called Gadsak International security.

The market leaders in both markets collect levies from traders to pay the security outfits. At both markets, the market leadership committee make payments to the security groups through their group leaders. Monthly payment at Enugu is based on the revenue realised by the apex association office. In some cases a percentage of revenue accruing from the zonal associations to the leadership is paid to the security outfit, usually 10% and this is preferred by the security outfit or vigilante group. Generally they are paid N2000/month/person at Enugu. At Benin, each shop pays N200 for security per month. Traders who operate from houses near the market hire their own personal security guards in Benin. They usually pay their respective landlords for security provision.

Both male and female sexes are accepted into the security outfit because there are certain cases that will require a woman to do the investigation. Such offences involving women would require that women should investigate it. No ethnic group is excluded in the security outfits but the individual must speak the local language. There is also no religious bias in recruitment.

The functions of the security outfit are: dismissal of suspected thieves, guarantee payment of losses in the market (the security outfit is made to sign an undertaking that they will pay for any losses/stolen property of any trader in the market after business hours), ensure that individuals adhere strictly to close of business time. The market closes by 6 pm and defaulters are penalized if they default. Security contractors provide security to buyers and sellers during the day and at night for the stored products. They encourage concerned traders in the form of moral support, securing positions in the market, management of conflicts between members and among colleagues. There is security assurance and guarantee against losses of goods/commodities. The market stakeholders develop confidence in the market and do not panic for loss of goods.

The security organisations report to the trader associations. Defaulters who fail to comply with punishment by the security outfit or zonal security committee are taken to the market leadership committee of the apex association on security matters who are the final decision takers of all civil matters. Usually force is applied to ensure that people/marketers comply with rules. The security contractors at Benin have regular meetings –(monthly) with the traders' security committee to discuss and share experiences as well as

talk about the need to obey security institutions. The non-compliance costs to disobedience of vigilante law could be dismissal from the market or financial penalty depending on the offence.

For criminal matters the case is taken to the police. However, traders complained about the ineffectiveness of the police even though the monthly entitlement of security personnel is small and demoralizes security employees. Marketers have more confidence in the vigilante group than police. They complained of double standard in dealing with policemen. The market has experienced theft on many occasions but not theft of *gari*. Because theft is a criminal matter, culprits are handed over to the police. But this is only when the suspect is caught red-handed. There was an instance when robbers were caught at night. They were held till morning and handed over to market management who handed them over to the police. One of the respondents said:

“We are usually disappointed by cases referred to the police ...for instance a case of stealing of iron rods/pillars used in building shops was handed over to the police for more than one year, the case was not charged to court”.

The police may also require that vigilante groups should be registered with them. This is a rent-seeking device by the police, which may force security fees paid by traders upwards.

Urban vigilante youth groups otherwise called area boys or “agbero” do exist in the market but do not serve as security outfit for the market because they are considered to be of questionable character. They are usually at the periphery of the market and are not allowed access inside the market by the day security men on duty.

There has been a fire outbreak at both the Enugu and Benin markets. At Enugu, the fire started at night at various sections of the market. Only few portions of the market were left unburnt. The traders, vigilante group, fire department, and men of civil defence society worked to put the fire out. At Benin, in year 2000 there was a fire outbreak. Most shops were burnt. In both markets there was no insurance, people had to source for their own funds to rebuild. Unlike in many countries fire hydrants are usually provided in public places such as markets. Both the Enugu and Benin City markets do not have fire hydrants. The fire services Department at Enugu are usually available when they are contacted for fire outbreak but lateness and insufficient materials for fighting fire characterize the department. Civil defence group members do also help in such cases at Enugu.

Consumption and food safety

Safety of *gari* in public places is questionable given the widespread inadequacy of current regulation and institutional and physical infrastructure (notably street vendor’s access to water). Most restaurants owners reused (dirty) water to wash plates and the washing bay looks dirty. Based on various

forms of *gari* in the market, the issue of packaging, storage can bring serious dangers for urban consumers especially the less privilege ones.

On safety consumption of *gari*, most of the Benin consumers informed that Benin is the home of *gari* since centuries and there has been no case(s) of health complaints after taking *gari*. They are of the opinion that addition of palm oil might have contributed to maintaining a safe consumption of *gari*.

Enugu consumers informed that yellow *gari* is less acceptable than white *gari*. Because of addition of palm oil and the hygroscopic nature of the commodity, storage of yellow *gari* is susceptible to microbial attack and this informed the little preference for yellow *gari*.

According to government regulators, most of the regulations exist to guide free and fair marketing of *gari* and other food commodities at local, state and federal level. These regulations seek to provide wholesome, safe and affordable food products to the urban and rural poor. Most of the time the regulations are flouted by the producers and traders. There is a public health law of 1963 volume 6 Chapter 103 which deals on effluent control and channeling of processing activities like cassava processing to *gari*.

The law states that processors like gari processors should channel the effluent of gari which is highly toxic and constitutes environmental nuisance to a closed catchments chamber or pit which must be emptied at full capacity.

However, enforcing such regulations are difficult as much of the processing is carried out in homes. There is also a Consumer Protection law of the federal government of Nigeria and State Byelaw dealing on food generally in the market (including *gari*) that empowers local authority and health inspectors to inspect food, condemn food and prosecute defaulters of unwholesome foods. This regulation is part of the Public health law, section 34, 1976.

The Federal standards for *gari* are applicable to any trademark pre-packed *gari* factory while byelaws are used for lower processors and handlers of *gari*. Local government health inspectors and other regulatory agencies reported that they visited markets daily and carry out monthly assessment of foodstuffs in the market including *gari*. They also stated that there is some level of monitoring going on in the hospitals to detect any case (s) of food poisoning. There is also some evidence of traders self-regulating through trader associations. The market women informed that they are well organised so that no trader can sell inferior *gari* to customers. On further probing of what happens if a trader sells low quality; they responded that they would eject such a trader from the market or hand him/her over to the law enforcement agent.

There is some evidence that suggests that the environmental inspectors are a form of rent seeking with minimal impact on the trading system. Interviewed traders reported that “some of the inspectors will first taste *gari*, check for dryness, toilets, washing bays, cleaning towel and eating place for restaurants and the next thing will be, madam pay your environmental sanitation fee”. Market traders observed that even though these occasional visits, pushed them to keep the market clean, they maintained that there is extortion of the little profit they were making from sales of *gari* especially in the light of the fact that the market is not receiving any other form of assistance by this group of government workers.

In response to this, in Enugu market, most restaurants owners selling to various actors in the market informed that they belong to an umbrella association, which serves as protection against harassment by the agents of government especially local government officials. One of the restaurant owners informed that before they had an effective association, some government officials usually ate food without paying and this had resulted in series of conflicts in the past. Since the establishment of an umbrella association, no government officials are allowed to eat free food. A chairperson, secretary, treasurer and publicity secretary govern the Association. They meet monthly and all restaurants have an automatic seat at meetings. The association also provides assistance in time of difficulty such as robbery and fire outbreak. The association is like a pressure group and a welfare group. It is also a medium for effective communication. Since food safety is an important issue, the association ensures that all restaurants are in good clean environment with simple hygienic practices. In Benin market, there is no such association.

Weights and measures

A wide variety of weights and measures were used in the different markets. These include bags (ranging from 25- 100 kg), basins (large and small), paint containers (painters) and cups. It should be noted that the wholesale traders do not usually carry a weighing scale and it is not likely that a full 100kg bag will weigh 100kg. Visual methods and hand lifting based on experience are used to assess weights and volumes. This may limit the opportunities for those without the experience or knowledge of assessing different measures.

Measures used for *gari* sales are very important at the retail level because it is the tool of transaction at which the many retailers use to come in contact with consumers. Each has its price tag and each is used to service a particular type of consumer/buyer. Therefore the market has been able to break down volumes to suit consumer pockets. In Enugu, cigarette cups, milk cups, bowls, and bags are used as measures compared to Benin City, where they use bags, plastic bowls and basins as measures. At point of sale *gari* is measured in cups, four liter paint buckets and basins. There is no imposition of any measure/weight by the government. Customer relations are usually maintained with the principle of *jara*, which is the additional amount of *gari* that the retail trader is willing to discount before the customer pays. For

instance the retail traders believe that if they give an additional one to two cups without payment the customer might seek them out the next time she comes to the market. Some retail traders give one or two handfuls as *jara* instead of one or two cups (or other types of measure)

The issue of different types of measure brings to the fore the issue of standardization of measures which is a major hindrance in the provision of market information service. Because there are so many types of measures information has to be standardized on a unit basis. There are those who believe that the existing measures are standard enough while others especially in government circles believe that government should introduce standard measures. But one point with respect to market information is that broadcasts in local language must include the local measures for a better appreciation of the market prices in each locality.

Even though there is no official weights and measures, the majority of the traders and consumers agree that they are happy with the present market measures. However, some silent few (poor consumers and market actors) informed that there is always a combination of concealment and display with weights and measurement of *gari* especially during dry season when *gari* is relatively expensive. One of the traders adduced to the fact that at the earliest development of marketing, there has been some few cases of malpractices and such defaulters were suspended from trading in the market for three months. They were absorbed back due to intervention of local government authority and since then, there has been very good compliance to the standard weights and measures in the market.

In Benin market, there has been a rift in the market between *gari* traders and other traders or traders versus consumers when it comes to full measurement of *gari* using basin (2.7kg). This case was settled by the local government authority and at times law enforcement officers who normally act through the market association. They make use of amicable settlement in the first instance and if it fails, apply force by taking them to their station for further interrogation. On further discussion, it was observed that most traders were scared of this procedure because they eventually paid some token money to the respective law enforcement officer as *gratis*. For this reason, they tend to comply with providing satisfactory measures.

Conclusions

In conclusion we maintain that wholesale and retail traders are key actors that need to be supported within the framework of traditional market institutions. This is because they are relatively poor and in the *gari* trade are of the female gender. This observation has obvious implications for family welfare and livelihood in the urban centers. Support for the female *gari* trader means improved family livelihood and welfare in the urban cities.

The marketing actors operate primarily within well organized but informal market institutions even though formal government (State and local

government) institutions are imposed to govern and administer these markets. The formal systems such as credit institutions have failed to cater for the needs of the urban trader and key market actors, who are predominantly poor and non-influential citizens of the State. However, the traditional market institutions have shown that they can maintain effective marketing systems because they are trust based. But rent-seeking activities by official agents reduces the benefits of traditional marketing systems especially to the poor. It is no wonder that market actors have very little respect and trust for local government and other types of officials in the urban markets. It is therefore recommended that the government (including federal, state and local government) should build on the strengths of the traditional institutions in maintaining balance and keeping order in the urban and rural marketing system in Nigeria. An appropriate entry point may be through building on the successes of the informal credit system, which is built on social capital in order to service the voiceless majority, namely the relatively poor women *gari* traders in both Benin and Enugu markets.

The study has shown, that most *gari* traders have to sell in open spaces, as they cannot get access to stalls. This is due to the policies of selling subsidized stalls to richer well-connected people. There is also an absolute lack of trust for government operated security agencies. Government should therefore learn from the informal security services in order to improve the State Police activities.

The wide range of weights and measures also adversely affects the poor. Introduction of standard weights and measures by the central and local government will do well if there is a stringent action to compel introduction and implementation of common standard weights and measures to the Nigerian markets. Formation and strengthening of commodity Associations is necessary bearing in mind that commodity association will serve as a good forum to reach out to the grassroots, regulate pricing, ensure quality of *gari* and maintain the market in terms of good hygiene. The forum is also a good therapeutic and welfare medium to distressed members.

8. MARKET INSTITUTIONS FOR COWPEA IN MAIDUGURI AND ABEOKUTA

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Introduction

Cowpeas provide the cheapest protein supplement to the urban and rural poor in Nigeria, and is especially important given the general rising poverty levels of both the urban and rural poor (Ayinde et. al., 2002). The increasing inflation rate in Nigeria (from 6.9% in 2000 to 18.9% in 2002) has decreased the marginal propensity to consume animal protein. This has affected the protein intake of most Nigerians. This has probably contributed to the rising production level of cowpeas relative to other staples from 4.7% in 1997 – 98 and 8.11% in 1999 – 2000 vis-à-vis 2.78% and 3.25% for other staples in the same range (computed from CBN, 2001).

The eating habits of many poor people revolve round cowpea consumption in different forms; either through direct cooking of cowpeas, processing into akara (cowpeas cake), moin-moin, etc. or as component of other meals, as in cowpea soup, rice and cowpeas, etc. The versatility of cowpeas in this respect makes it a component of the food consumed at least thrice in a week by most households in the southern Nigerian study area.

Cowpea is very important for the federal government's strategic grain reserve programme and food aid programme. Better understanding of the cowpea commodity chain will enable policy makers to know the best points of intervention in food security programmes.

Study locations

This report focuses on two locations, each chosen because of its strategic position in cowpea production. Maiduguri, in the dry savanna region of north-eastern Nigeria, is a major production centre where the marketing chain starts. (The main cowpea producing states in Nigeria are Kano, Katsina, Kaduna, Bauchi, Borno and Gongola). Abeokuta, in western Nigeria's Ogun state, is one of the major destination market centres for cowpea in southern Nigeria (commonly reached via Bodija market in Ibadan, Oyo State, which is a major assembly market for cowpeas in the southwest). Abeokuta, the capital of the state, is predominantly an urban settlement where cowpeas produced in other parts of the country are consumed as an important supplement for animal protein particularly among the poor. Little cowpea is produced locally. Kuto market, the focus of the study, is one of Abeokuta's three main urban markets and a major centre of cowpea sales. It has is a daily market,

attracting an estimated 2,000 buyers and a 5-day market, attracting an estimated 5,000 buyers.

The cowpea market was examined in Maiduguri, Borno State, with a particular emphasis on understanding the producer/trader interface (including trans-border trade) and local trader interactions, with reference to gender and ethnic composition of traders, credit and the role of various formal and informal institutions regulating trade in the market. Similar themes were pursued in Abeokuta, Ogun State; a region of rain forest and derived savannah vegetation. Here, issues surrounding weights and measures in Kuto market were given particular attention.

Methods

The data used in both market studies were mainly from primary sources collected from the principal actors identified in the marketing chain. Little data could be collected from secondary sources due to the unavailability or inaccessibility of materials on cowpea marketing within the study areas. The emphasis was on qualitative data: i.e. a small number of in-depth interviews with different trader types, and personal observation. Focus group discussions were also held with the different trader groups in the Maiduguri markets. Here most of the respondents were met in Manu market, the largest and dominant wholesale cowpea market in the study area, some in the Monday market and small-scale trans-border farmer/traders at Mallari, a “bush market” outside the city. Traders from each of the six different types of cowpea traders identified were interviewed. In Abeokuta interviews were similarly undertaken with wholesalers, retailers, and other market participants such as buyers, relevant government personnel, loaders, etc. Emphasis was put on collection of data at different market operating periods: i.e. market days and days preceding the market day (when preparation is in top gear for the market).

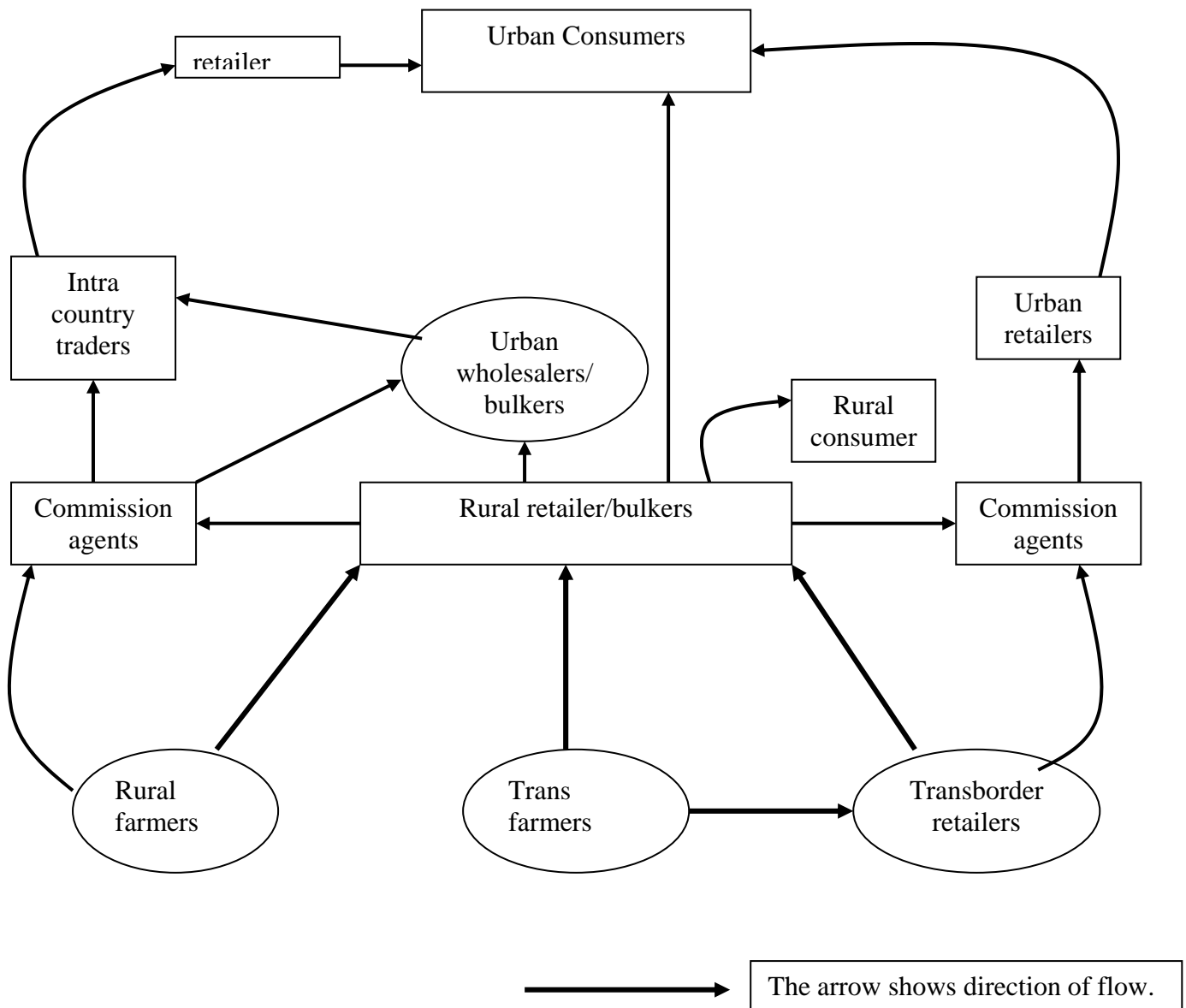
In Abeokuta data collection was hampered by the reluctance of traders to be available for group meetings; respondents preferred being interviewed in their shops or sheds while carrying out their marketing functions since meetings away from their place of business may translate into revenue loss. All efforts to interview the chairperson of the cowpea marketers association in Kuto market failed. It was necessary to allay the suspicions of traders that information collected was not for business or tax collection purposes.

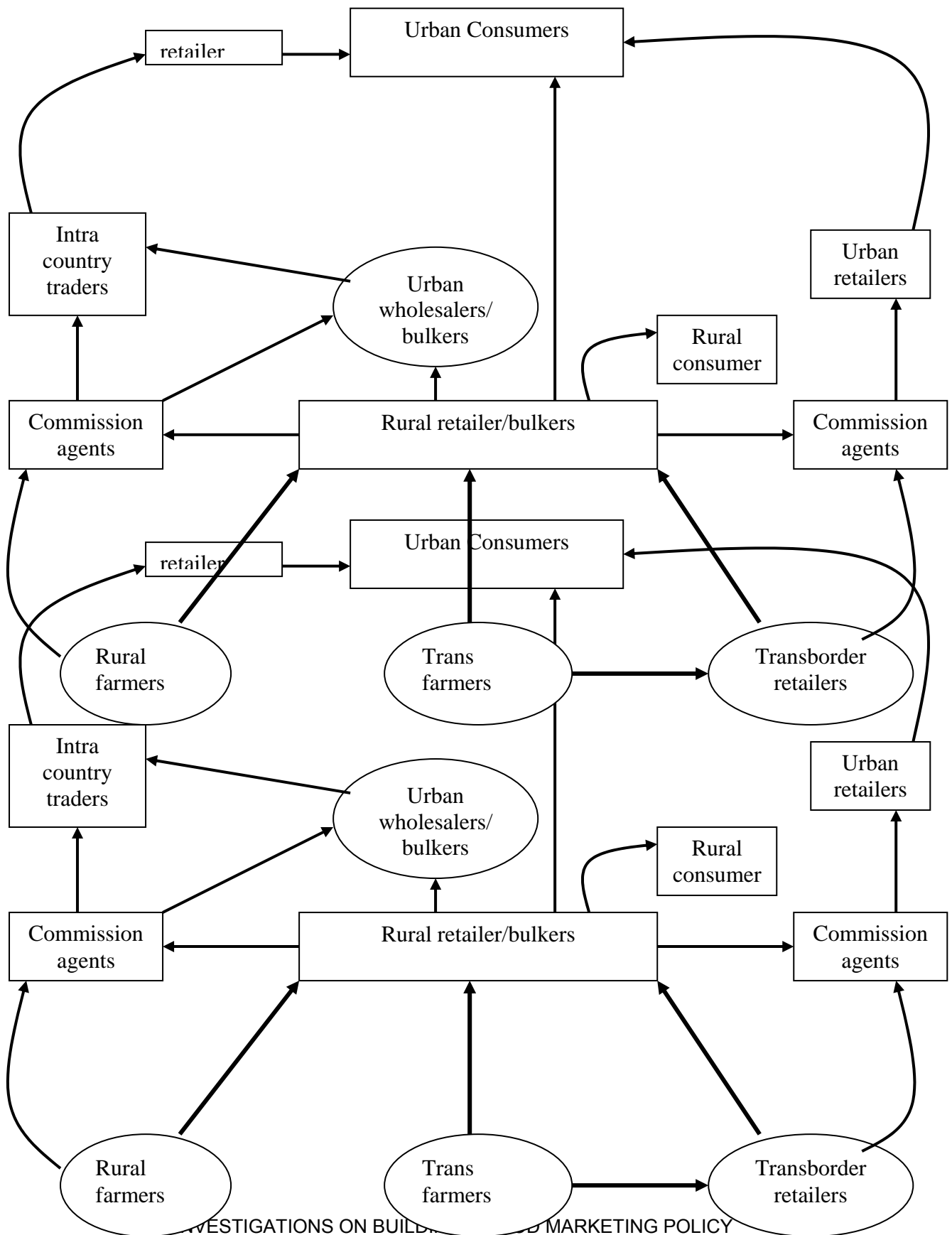
The researcher who conducted the Maiduguri study is based in Ibadan, but was able to draw on the research network of PROSAB (Promoting Sustainable Agriculture in Borno State) based in Maiduguri to which he belongs. The Maiduguri interview team was multilingual (essential in this centre) and consisted of both men and women (again, essential in this largely Moslem centre). The team was unable to interview the larger-scale trans-border traders responsible for movement of large quantities of cowpea. In Abeokuta the researcher is from the local region and was thus able to conduct many of the interviews directly himself.

The commodity chain

1. The commodity chain in the Maiduguri region

Figure 1: Marketing Chain for Cowpea in Maiduguri Area, Borno State





INVESTIGATIONS ON BUILDING A RURAL MARKETING POLICY
EVIDENCE BASE IN NIGERIA: November 2005

—————→ The arrow shows direction of flow.

Table1. General Characteristics of the Selected Commodity Chain

Key actors	Local terms for actors	Brief indication of roles	Gender and ethnic pattern	Relative wealth/poverty
Farmer/producer	<i>Kamkuloma</i>	Production of cowpea	Both male and female. Mainly local Kanuri and Hausa/Fulani within Nigeria and the neighboring countries.	Usually poor
Transborder farmers	<i>Sawurma Ngaloye</i>	Production of cowpea	Both male and female. But mostly males and are made up of mainly Kanuri and few Hausa /Fulani	Usually poor
Rural retailer/bulkers	<i>Ngaloma Karaye</i>	Buy in trickles and bulk. Sells to Wholesalers and sometimes rural consumers	Both male and female. Mainly the indigenous Kanuri ethnic group dominates.	Relatively poor
Commission agents	<i>Dillali</i> (Hausa) <i>Komoshomma</i> (Kanuri)	Buy on behalf of urban traders (brokerage)	Mostly male. Dominated by the Hausa/Fulani and few Kanuri	Average/y rich
Urban wholesaler/bulkers	<i>Ngaloma/Fatoma</i>	Buy in trickles and bulk through commission agents. He sells mostly to intra country traders	Both male and female. But there are more males than females. Dominated by both the Hausa/Fulani and Kanuri.	Usually very rich
Urban retailers	<i>Ngaloma</i>	Sells to urban consumers	Both male and female. But there are more males than females. Dominated by	Average/y rich

			the Kanuri and few Hausa/Fulani	
Intra-country traders	<i>Sawurma Ngaloye</i>	Buys from wholesalers/bulkers and commission agents in Maiduguri and transport to other parts of the country	Both male and female. But there are more males than females. Mainly Yorubas and few Ibos.	Usually very rich
Consumers	<i>Luwayamai</i>	Consumption	Both male and female. All ethnic groups	Mostly poor

Source: Field survey, 2005 – sample size was 36 (6 each for the trader groups except for the Farmer/producer/trans-border farmers group that had 12 i.e.-6 for farmer/producer and 6 for trans-border farmers)

The Kanuri, who are the indigenous traders, together with the Hausa/Fulani, dominate most categories of the trader groups. The traders are predominantly male and mostly younger middle aged (32 - 42 years on average), with not less than 10 years experience in cowpea marketing. There is a harmonious relationship between the Hausa/Fulani and the indigenous Kanuri ethnic group because of a long history of trading relationships. They see themselves as one because of religious and traditional affiliations.

The first actors in the cowpea chain are local producers, including farmers who bring their produce from other countries, and trans-border traders (especially important in periods of short supply). Most local and trans-border farmers are small producers, who are usually poor. They bring their produce in small bags to the village markets where they sell directly either to trans-border retailers or rural bulking agents. Several cowpea of the same variety from different producers are bulked together. At times, the farmers and trans-border retailers sell to urban wholesalers or urban retailers through commission agents. These farmers are the starting link in the cowpea market and usually sell their products in small quantities (*mudu* or small bags). Interestingly, rural farmers hardly sell to rural consumers; this is said be due to the fact that the farmers earn more by selling to rural retailers than rural consumers. The regulatory or institutional environment has little impact on this group of traders in the study area, although some of them operate in the local border markets. It should be noted that much of cowpea consumed in Nigeria is from the trans-border trade.

The market intermediaries in the Maiduguri region consist mainly of *dillalis* whose job it is to assist marketers either in buying or selling their goods. They charge a specific amount for that assistance (usually between N30 and N50 per small bag commission). The *dillalis* are usually locally based: urban dwellers in Maiduguri, rural dwellers in the bush market. They are disliked by some other market operators who say they mislead or cheat potential buyers:

"There are a lot of commission agents (dillalis) in this market who bring customers to the wholesalers and they are paid N30 - N50 per bag. But at times they inflate the prices, which they will come back to collect after the customer might have gone. They may wrongly influence the decision of a trader who they perceive not to have a good knowledge of the market".

-Alhaji Sule (cowpea merchant in Manu market)

This view suggests bad practice, which will have a negative impact on urban consumers. Inevitably, commission agents take a different view:

"The major problem we face in the cowpea market, particularly in the 'bush market' where we operate is high level of competition. The wholesalers want to buy directly from the rural farmer and you know if they don't buy from us we will not be able to charge our commission, which is our principal source of income. The solution to this problem is that the wholesalers or merchants should be discouraged from coming to struggle with us in the 'bush market'".

-Babagana Mustapha (Commission agent).

Urban wholesalers/bulkers/merchants are perhaps the most sedentary of the different operators found along the marketing chain of cowpea in the study area: they have permanent brick stalls in Manu garage market as well as space for loading and offloading. They are the largest provider of credit in the cowpea trade, in various forms. The most prominent form of credit offered is the one given to the producers or rural assemblers directly or through their agents with a view to getting the largest share of the producers' output during harvesting. They often prefer to go through commission agents because of the tedious nature of cowpea sourcing from numerous small producers, particularly in the 'bush markets', which are the most reliable cowpea source. They also offer the largest warehousing and storage services along the local marketing chain, usually for upward of three months. They participate in trans-border trade through their agents who purchase in the 'bush markets'.

Many of the urban wholesalers have labourers working for them who are sent to the bush market at Mallari to buy directly from the farmers or through commission agents who charge between N30 to N50 per 100 Kg bag: this represents between 1 to 5 percent of the total cost. There are few cases of labourers cheating but it is not a common occurrence since most of the labourers are local people who are well known. In the case of cheating, the labourer is reported to his clan head for arbitration. The urban wholesalers do not sell directly to consumers, since consumers buy in smaller quantities than they are willing to sell.

Most of the wholesalers sell to intra-country traders who come from southern cities such as Ibadan, Lagos and Onitsha. The itinerant traders buy as much as a trailer-load for transportation to various destinations. These wholesalers are about the richest in the chain and control a lot of grain. The commission agents are also rich and have a lot of market power as they link potential buyers to the grain source. In this case, market power refers to the control in terms of the quantity of grains the commission agents control and their ability to determine prices of cowpea in the market. At times, they inflate the price for an unwary buyer.

Urban retailers sell in stalls or have hawkers that move about the market to sell their wares. They sell (in smaller quantities than the urban wholesalers/bulkers/merchants) directly to the urban consumers. This group of traders does little warehousing and storage. Some of them participate in trans-border trade through their agents who purchase in the 'bush markets'.

Intra-country traders are the most itinerant of the different operators found along the marketing chain of cowpea in the study area. They usually don't have stalls in the main markets. The itinerant traders may lodge in hotels and pay for their accommodation, but some of the brokers and speculators provide

accommodation for their clients. This group of traders relies on the merchants/wholesalers for warehousing and storage services usually for very short periods. They are aware but do not participate in trade in the 'bush markets'. Although most are southern Nigerians and some are women, they do not face any exclusion from the market.

2. The commodity chain in the Abeokuta region

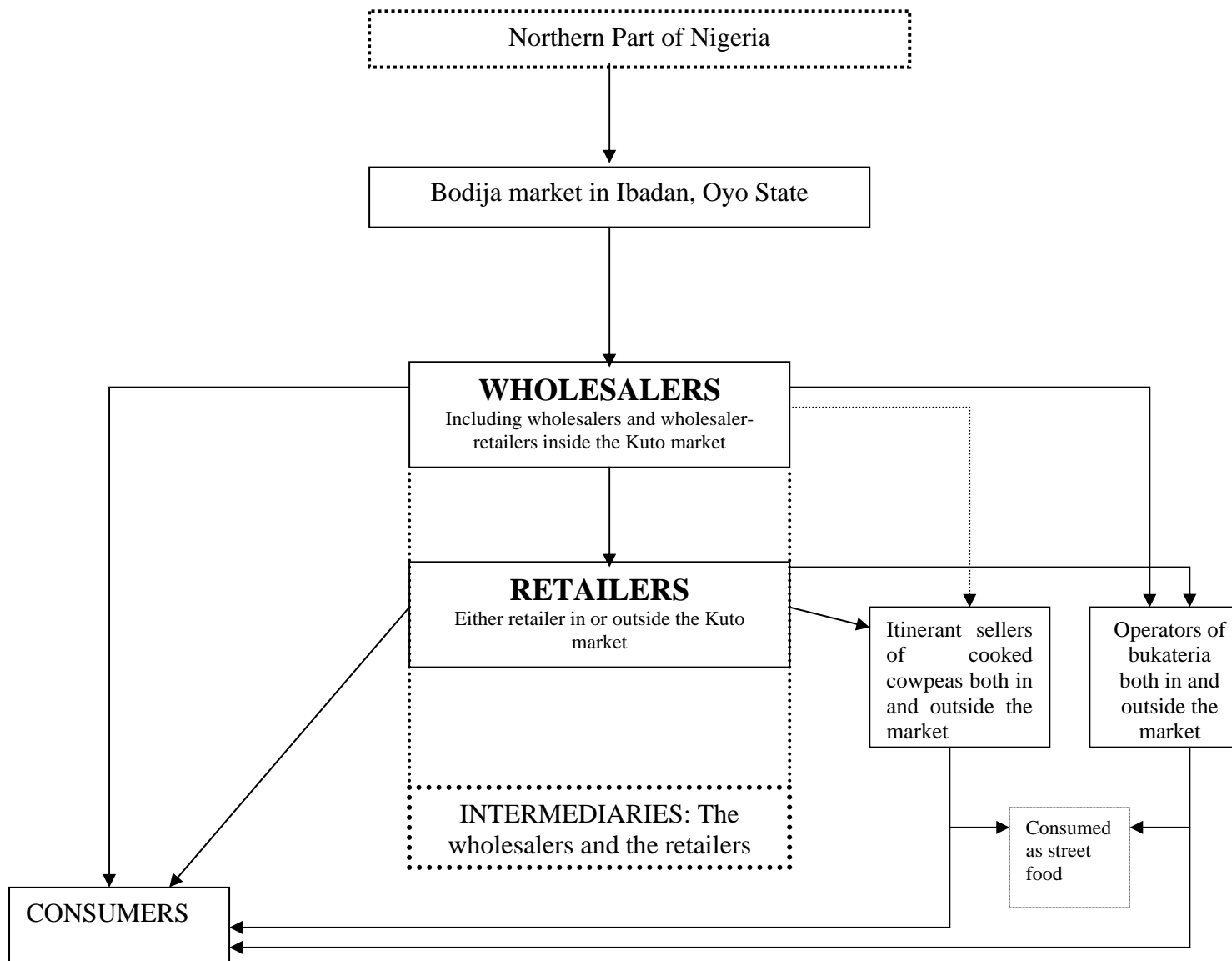


Figure 1: Commodity Chain for Cowpeas in Abeokuta

Note: = Minor Chain ; = Major Chain

Table 2: General characteristics of cowpea marketing chain in Kuto market, Abeokuta, Ogun State

Key Actors	Local Term	Role	Gender	Ethnic Group	Relative Wealth/Poverty
Wholesalers	<i>Alajapa, Onisowo lapolapo</i>	Buy in bulk and sell to retailers and other intermediate purchasers	Women; married and spinsters. Men; married - bachelors	Yoruba, Binis, Igbos and Hausas	Relatively rich.
Drivers	<i>Awako/Onimoto</i>	Transport cowpea from purchase location to the market.	Men; married - bachelors	Yoruba	Rich-Poor. Some own the vehicle while some drive for other owners.
Loaders	<i>Alaaru/Alabaru</i>	Head-loading of cowpeas in bags from vehicles to designated shops of sellers and to customers cars or taxis	Men, youths.	Yoruba, Hausas	Poor. Live on daily wages or charges from load carried.
Retail Traders	<i>Alarobo, Elewa</i>	Break bulk. Sell to consumers, restaurant owners.	Women, Few men: Married	Yoruba, Igbos, Hausas	Relatively Poor
Consumers	<i>Onibara</i>	Buy cowpeas for household needs	Women, Men, Youths: married and single	Yoruba, Hausa, Igbo, Binis, etc.	Poor – Rich
Restaurant/ <i>Bukateria</i> Owners	<i>Onibara, Elewa</i>	Sell cowpeas in cooked form	Women; married - spinsters	Yoruba	Relatively Poor
Trader Associations	<i>Egbe Elewa</i>	Dictates prices, Legislation.	Women	Yoruba	Poor – Rich
Local Government/ State Agencies	<i>Ijoba ibile / ijoba ipinle</i>	Revenue collection, Control, Measures and standards	Men	Yoruba	Rich
Security outfit	<i>Olopa, Olode</i>	Maintains law and order, Guard shops	Men	Yoruba, Hausa	Poor

Source: Field survey, 2005

Most of the cowpeas sold in Kuto market were grown in northern Nigeria's Sudan savannah belt. Figure 1 shows the marketing chain for cowpeas in Kuto Market. The principal market traders are wholesalers and retailers (both located both in and outside the market. All the cowpeas sold in Kuto market are sourced through Bodija market; an assembly market for cowpeas in Ibadan, Oyo State.

By contrast with the situation in Maiduguri markets, no commission agent is involved in cowpea marketing between the wholesaler–retailer–consumer chain in Kuto market. The cowpeas are purchased by *wholesalers* in standard bags of cowpea at the rate of ₦7, 000 to ₦9, 000 (including ₦300.00 per bag transport fare from the assembly market in Ibadan to Abeokuta) depending on availability of cowpea. Cowpeas are usually purchased a day after the market day, and purchase may be on a group or individual basis, depending on the operating capital and convenience of the individual. Group purchase is common but it is not a dominant feature and it is based on personal arrangement and agreement between individuals where some are constrained to undertake the journey. The group members defray part of the transport cost (of the member who agrees to undertake the journey on their behalf) but pay the full haulage fees for their goods. This arrangement does not encourage cheating since it is based on mutual trust and the fact that marketers have knowledge of market prices prevalent in the assembly market. Vehicles are boarded at dawn in Abeokuta city. Usually the quantity of cowpeas purchased per trip is dependent mainly on the prevailing demand pattern and funds available to the market operators. Generally, more cowpeas are purchased during the harvest period (between June and September), because they are cheaper then. They are then stored by the wholesalers in their shops for a maximum of two months and sold when prices increase. Wholesalers provide added value mainly in the form of winnowing to remove excess cowpea pod husks.

The wholesalers sell mainly to *retailers* who may be market-based or based outside the market. This includes operators of restaurants/*bukateria* and itinerant sellers of cooked cowpeas (*ewa kolobe*). One interesting finding is that the majority (about 75%) of the wholesalers of cowpeas in this market also double as retailers in the same market. However, retailers from outside the market are the bulk purchasers of cowpea (about 85%). The retailers outside the market sell in various parts of the city either in shops or in front of their residence. Both market-based and non-market based retailers sell directly to consumers or to operators of restaurants/*bukateria* and itinerant sellers of cooked cowpeas (*ewa kolobe*) who add value to cowpea through cooking and make it available in ready-to-eat form. Consumers who do not have time to prepare cowpea at home patronise these street food vendors; this has implication for food safety and the health of consumers in general.

Cart pushers also operate as cowpea retailers in the market. They are mainly Hausas and Igbos and sell mainly on market days, moving round the market until they finish selling their wares at rates (usually ₦10.00) lower than the prevailing market price. They operate independently of both the wholesalers and market-based retailers and are exempted from paying any market fee except the local government levy because they are seen as temporary marketers from other markets within the town. Nobody disturbs their activity (despite selling a little below the market price) since they sell only a small quantity of cowpeas and only on market days.

Credit provision

Credit arrangements permeate the marketing system for cowpea in both study centres. Usually credit is informal, coming from other traders in the market or from family sources. In Maiduguri those who provide credit mostly say they do not charge interest (which would be against Islamic codes of conduct), but those that charge interest take between 10 and 15 percent of the amount borrowed. Formal credit sources such as banks do not generally provide credit to any category of traders in this market. Banks were mostly found to perform only one financial service to the market operators i.e. funds transfer. Only a few of the operators in the cowpea market save their money at the bank. An average cowpea marketer in Maiduguri does not do so because he believes he might need money urgently to transact business: the delays usually associated with bank operations could frustrate this. Most of the traders keep large volumes of cash in their stalls and this exposes them to a lot of dangers (theft/burglary and there was a case in Manu market when there was a fire incident and several millions of cash were lost to the inferno).

Many farmers receive in-kind credit, usually in the form of agricultural inputs from rural retailers/bulkers/ commission agents during the planting season, on condition that the farmer will sell to the dealer after harvesting with no interest charged. The dealers do not provide credit to trans-border farmers, however, because of lack of trust.

Urban wholesalers/bulkers are the largest provider of credit in various forms within Maiduguri market but do not take credit from anybody. Sales credit is given to customer retailers, reportedly with no price differences between those goods sold on credit and those on cash in this situation, because there are longstanding relationships of trust between the urban retailers and the wholesalers/bulkers/merchants. In the case of default, the case is usually reported to the *Kachalla* (market head) who takes various steps (there are no definite procedures, the steps taken depend on the nature of the case) to ensure that the money is repaid. In an extreme case the defaulter may be banned from selling in the market for breach of trust.

The most prominent form of credit offered by wholesalers is to the producers or rural assemblers directly or through their agents, with a view to getting the largest share of the producers' output during harvesting. They often prefer to go through these commission agents because of the tedious nature of cowpea sourcing from the producers, particularly in the 'bush market', which is the most reliable cowpea source. (Inter-country traders, however, do not take credit within the market. The credit taken by this group is usually from their home market from various sources.)

The urban retailers in Maiduguri also provide and take credit in various forms within the market. The most prominent form of credit offered is to consumers who pay back usually within a period of two or three weeks. These retailers request no form of collateral; their transactions are based on trust. Urban retailers on average may sell about 30 percent of their produce on credit to their customers. The most prominent people that enjoy this kind of credit facility are salary earners, who work for public or private organizations; the urban retailers are sure that such people will pay and they monitor the period when salaries are paid, so that they can arrange the recovery of their loans. Great trust exists between urban traders and their customers and in the case of default, a trader may have to go to the place of work of such customer to retrieve his loan; this however was pointed out to be a rare occurrence. There is a price differential between those that pay cash and those that buy on credit. Those that purchase on credit usually pay higher prices per unit.

The intra country traders were found to neither receive nor give credit in any form in the market. They are perhaps the most excluded in terms of credit offered in the market. There are only very rare cases among this group of traders who enjoy some credit facility from the wholesalers/bulkers/merchants. These are people who have a long-standing relationship with the wholesalers/bulkers/merchants and this credit facility is usually small, not more than what the provider of such can bear in case of default.

An interesting practice in the market is lack of requests for collateral before a loan is offered; everything is done on trust and there have reportedly been very few cases of default. Of the very few cases of default recorded in the past, only a few were taken to the police or court if the market association

could not resolve it. The common practice is to report first to the association, which then takes various steps to ensure the debt is recovered (inviting the defaulter for discussion and agreement on how to pay back; if the defaulter goes against the decision, he is subsequently sanctioned by either outright ban from the market or locking up of his stall for a specified period).

Traditional rotating saving schemes were not found to be prominent in the market (contrasting with Abeokuta below) except among a few small traders. The large traders believe that they transact business in sums too large for an operator of a local savings scheme to handle.

In Kuto market, **Abeokuta**, wholesalers may obtain credit from the trade association (discussed in more detail below). The majority of sales from wholesalers to retailers are strictly on a cash and carry basis. Only a limited number of retailers benefit from credit and these are usually people known to the wholesaler such that they are traceable (to their homes) in case of any default. The retailers will try to pay up on time to prevent the wholesaler from visiting their homes to request for the money, as they may be embarrassed in the presence of their neighbours if this happens. Payment of last purchase entitles retailers to another batch of purchase on credit; the range of time between purchases is between 1 or 2 market days and one month usually at the discretion of the wholesaler. Payment of extra cash (either in terms of interest or transaction cost) on credit purchases is not a feature of this sales arrangement.

Credit arrangements between market-based retailers and consumers are the same as those operating with the wholesalers. The credit opportunity is not ethnic or gender biased; rather it is an inter-personal arrangement based on the level of acquaintanceship existing between the two parties and it is usually based on trust.

One avenue for fund mobilisation for both wholesalers and retailers is the market association. The association operates like a cooperative outfit whereby members contribute a given amount of money on a monthly basis, depending on convenience. Such monies may be collected to meet personal financial needs or used to collect a loan under a cooperative arrangement. The limit of funds obtained is usually twice the amount a member has in her savings account within the association, usually at the rate of 2.5% interest rate. This is one the main institutional sources of credit to most marketers (wholesalers and retailers) but relatively few of them utilise this opportunity because of member's low level of savings and the problem of payment default by beneficiaries which makes little money available for subsequent loan applications. When the latter happens, only those favoured by the leadership of the association can access the loan portfolio.

The other avenue for accessing funds in Abeokuta is the *contributory credit scheme*; this is more widely patronised. The contributory credit scheme is an arrangement wherein marketers (wholesalers and retailers), who are close

acquaintances come together as a smaller group to contribute equal amount of money at an agreed interval (mostly weekly) and each member then take turn (based on balloting) to collect all the monies contributed until the last on the list collects; the whole process will then start all over again. This arrangement is based on trust; also there is no problem of entry and exit into the scheme but this must be at the beginning of a fresh arrangement.

Market information

Information in cowpea marketing is passed through both direct face-to-face contact and through telephones. Most producers in Maiduguri do not have access to market information to fix the unit price of their goods but say they rely on their memories to estimate the cost of production before the prices are fixed. In southern Nigeria prices are fixed in relation to information about prices at the assembly market on a daily basis; this is further communicated to other marketers via phone calls and physical interaction. Recent developments in the use of mobile communication (GSM) services has made communication between markets easier as marketers who do not have mobile phones can use public call boxes to make calls at affordable rates.

The formal institutional and regulatory environment: local and state governments

In neither study areas are local or state governments perceived as supporting the cowpea trade.

The role of the *local government* in Maiduguri markets was found to include revenue collection, provision of market infrastructure such as access roads, stalls, etc. The brick stalls and the market spaces in Maiduguri Mano market are provided by the local government for a fee, which depends on the size of the stall (between ₦100 and ₦500 per month). The trader applies for a stall from the local government (LGA) through the association and a stall is allocated if there are vacancies, otherwise arrangements are usually made to share stalls with other traders who had already secured stalls. In most cases, influential people get the stalls from the LGA and sublet to less influential traders, usually at a rate higher than the official fees. In the opinion of most of the market operators, the local government just exists for revenue collection. The local government was not seen to be performing any useful regulatory roles.

In Kuto market *local government* is mainly responsible for the maintenance of the market environment (refuse collection, drainage maintenance and other support services). The LGA charges a token fee (a flat rate of ₦ 10.00) to those who do not have shops but display their wares beside the road; cart pushers and transporters (drivers of vehicles, motorcycles and cart pushers); this has to be paid on market and non-market days. This money serves as one of the sources of revenue for funding LGA activities. Cowpeas marketers view the payment of levies to the LGA as exploitation of their meagre trading resources and are usually unwilling to pay this levy, because they say the local government authority is negligent of their responsibilities until their attention is called to them by the market association.

The roles of the *State government* are perceived as similar to those of the local government. In the legal or constitutional sense, the State government has no direct function in the maintenance of most markets in Nigeria. The market operators believe that the State government has only come to the market for revenue collection purposes, which they charge separately from those of the local government. No known regulatory roles were performed by the State government in Maiduguri markets. The Ogun *State government* is responsible for the provision and maintenance of market infrastructure, such as road network, buildings, electricity supply as well as provision of other support facilities such as banks, etc. The state government charge rent on shops (N250.00 for a shed and N500.00 per month for a shop) occupied by marketers and also makes rules and regulations governing the conduct of marketers in the market.

Roles and organisation of trader associations

Trader associations play an important role in the cowpea trade in both Maiduguri and Abeokuta, influencing or determining access to market space, providing welfare, mediating disputes among members and mediating with other institutions where necessary. Their power in shaping trading patterns is consequently very considerable.

The Borno State Grain traders' Association is the main informal association affecting Maiduguri cowpea marketers. The association is run by nominated leaders who are also traders and are predominantly men. The ethnic composition of the association is such that it is dominated by the Kanuri and the Hausa/Fulani: a Kanuri man is usually made the chairman. There is reportedly no law or norm excluding women from being nominated to the leadership of the association. The dominant Cowpea market (*Manu market*) in Maiduguri was established in 1971 and the association was formed in 1985. It is made up of about 2000 traders, with a Chairman, Vice Chairman, Secretary, Treasurer, PRO and a legal adviser as leaders. Only one female is a registered member of the association. There is a linkage between the traditional institutions (i.e. the Borno emirate) and the cowpea marketers' association. The association's chairman is an automatic title holder in the Borno Emirate. (A title called - *Kachalla*). When a chairman is nominated by the marketers, he is always turbaned as a 'Kachalla' by the *Shehu of Borno*.

The association performs a variety of functions ranging from financial to regulatory. Most of the market operators interviewed mentioned financial intermediation as one of the principal functions performed by the association, particularly in times of distress. The association also performs the role of arbiter during crises and serves as a protective cover for its members, particularly when they run into problems with the various government agencies operating in the market. For example a trader that defaults in the payment of his dues to the government revenue collectors risks his stall shut, but the association intervenes by ensuring that his stall is not shut until he pays. The regulatory role performed by the association is in terms of

determining market access to a new entrant into the market, particularly if the operator requires a stall and space. The association, in conjunction with the local government officials, arranges for these facilities and assesses the level of trustworthiness of such trader before he is finally accepted. He is also expected to join the market association at a fee (currently put at ₦500). The association even includes traders who come to sell in small quantities in the market. It thus has very firm control over market access:

“Association membership is compulsory for all of us selling within the market. But there are traders who bring their good to the market and liaise with association members to sell for them and they pay commission on the quantity that is sold on their behalf. So it is sometimes not necessary to belong to an association before you can operate in the market.

-Mallam Aminu Uba (wholesaler in *Manu* market)”.

The role of traditional marketing institutions in Kuto market is also significant, as can be seen in the control of market access for key actors in cowpea marketing and provision of social security for members. Cowpea marketers are organised into Cowpea Marketers' Associations. Membership of the cowpea marketers' associations **is compulsory** to all cowpea marketers regardless of the marketer's ethnic group. This means no cowpea marketer can operate in Kuto market without belonging to their cowpea association. The monitoring team of this association look out for new entrants into the market every day; such entrants are made to pay a given fine in addition to the association entrance levy if they are not duly registered. Merchandise of defaulters is seized by the association based in the market until they satisfy these entry requirements. A new entrant is initiated into the membership of the Cowpea Marketers Association by paying a registration fee of between ₦3, 000.00 and ₦5, 000.00, a bottle of gin, kola, bitter kola, biscuits, etc. The money goes to the association's account while the other materials are used for traditional prayers to initiate the new member into the market. Membership (mainly females) is dominated by the Yorubas who also occupy key positions of authority (such as chairperson, financial secretary, etc.) in the association. Other ethnic groups (so long as they are cowpea marketers) are also members. Cart pushers who sell cowpeas are however **exempted** from this treatment as they belong to cowpea marketing associations of other markets in the city. Despite the fact that they sell a bit below (₦10.00 less) the market price, they are not seen as threats to the operation of resident cowpea marketers because they sell only on market days and they sell little quantity of cowpeas per market day. As a result of this, nobody disturbs their operation in the market.

The association's meeting is every nine days at the Kuto market. Meetings usually deliberate on the current trend in cowpeas marketing, security issues and members welfare. The Kuto marketers association, like other cowpea marketing associations in the city, is affiliated to a central association which meets at the palace of the king (the *Alake of Egbaland*) once a month. This bigger association selects representatives for the apex Market Association

comprising marketers of various products under the leadership of *Iyalode of Egbaland* (who is a female and key chief in the palace of the *Alake of Egbaland*).

The association also assists its members to fix market prices. This is mainly done with reference to the existing (or procurement) price of cowpea at the assembly market. Where there is a fall in market price, members are expected to adhere to this because it will usually bring down the market price on market days. Anybody who sells at a higher price would not make any sale at the market because buyers would go for the same product at a cheaper price. In the case of upward review in market prices, members would necessarily adhere because when they sell their stock they would buy at the assembly market at a higher price. Price communication is usually through the use of telephone messages and physical interaction between members.

The association also settles dispute among members, though most disputes seldom get to the hearing of the association, as most disputes recorded (e.g. exchange of hot words, abusive language, etc.) are settled informally.

Security

Security issues were not considered in detail in the Maiduguri study, but were highlighted in Abeokuta, where arrangements are both the responsibility of the State government and the marketers. Kuto market has a police post which helps to maintain law and order in the market and, to a large extent, curbs theft. Private arrangements for the use of informal policing are also made by traders. They secure the service of night guards for their shops: two guards are usually hired per row/street. The range of monthly salary earned by the night guards is between ₦ 3,500.00 and ₦4, 000.00; which is contributed by all the shops occupants. The night guards are usually equipped with locally made guns and other powers (such as black magic) which are used to protect themselves and also deal with night marauders when necessary. The preferred sets of people hired for this security job are members of the local hunters group and members of the *Oodua People's Congress* (OPC) (a non-governmental, informal law enforcement group).

The local hunter group is an organised body of hunters who derive their livelihood partly from hunting games and also from this kind of market arrangement. They have been at the apex of security affairs since the establishment of the market, while the use of OPC is a recent occurrence. The OPC is a socio-political organisation established to maintain law and order and also to protect the political interest of the Yorubas and Yoruba states. They provide security to prominent Yoruba politicians, markets, and also assist in unravelling criminal activities; if their assistance is sought in this respect. The OPC, according to the marketers, are noted for their fierceness and capacity to stem criminal acts, and do not discriminate against marketers belonging to other ethnic groups in the discharge of their duties in the Kuto market.

Weights and measures

This section is based on studies in Abeokuta, though the comments about variation in volume measures are pertinent to Maiduguri too. The cowpea trade depends on volume measures. Unfortunately, volume measures supposedly the same may vary considerably. Variations in weight were recorded in Abeokuta, with reductions of about 0.91% to 2.31% of the normal volume measure for the most popular volume measure (*Kongo*) for cowpea. Further variation also abounds in the way foodstuffs are measured using these volume measurements. Some women are better than others in measurement, and usually cowpea marketers are not predisposed to allow customers to measure cowpeas themselves.

Various types of volume measurement in cowpeas marketing at Kuto markets are used: sack, tin, *Kongo* and half *kongo*. According to the respondents, government regulations on the adherence to standard weights and measurement are mainly in the use of the *Kongo* and half *Kongo* measures, the most widely used standard of measurement used in most markets in Ogun and Oyo states. Moreover, all the marketers have complied with the regulation on the use of these measures, despite the initial reluctance of some marketers to adopt it when it was introduced.

Type of volume measurement for cowpeas prevalent in Kuto market in Abeokuta

Type of Measurement	Range of Weight (Kg)	Average Weight (Kg)
Sack	72 – 100	84
Tin	7.2 – 13	12
<i>Kongo</i>	1.1 – 1.3	1.2
Half <i>Kongo</i>	0.54 – 0.67	0.6

Source: Field Survey, 2004

Generally, the type of transaction (in terms of volume of sales) and preference of consumers determines the volume measurement used by the cowpea marketers. Sacks and tins are predominantly used by the wholesalers, while the use of *Kongo* and half *Kongo* is predominant among the retailers. Measurement requires dexterity on the part of both buyers and sellers. If the buyer is not wary, the cowpeas due to her will be reduced. For instance, the seller ordinarily should fill the measuring bowl to the brim until it forms a perfect inverted cone before pouring it into a container for the buyer; but if the buyer is oblivious of this during the measuring process, the marketer (especially the retailer) may gain some cowpea grains off the consumer. This phenomenon is usually common with lower measurements like the tin, *Kongo* and half *Kongo*.

Another recent form of sharp practice adopted by cowpea marketers in Kuto is to boil the measuring bowl (which is made of plastic) in order to “shrink” it so that the weight equivalent of the cowpeas measured is reduced. With this

approach, it is difficult for the buyer to detect visually whether the volume measure has been tampered with or otherwise. The marketers' association is aware of this issue but it has not curbed members from this act. Our survey showed that when retailers buy from wholesalers, they use volume measures which have not been tampered with, but they sell to consumers using the boiled volume measures. Some of the consumers interviewed are aware of this latest sharp practice but feel there is nothing they can do to stop it, since it is difficult to prove. On the other hand, some customers have tried to circumvent this practice by insisting they do the measurement themselves, but this is seldom allowed. This sharp practice cuts across most of the cowpea marketers.

A consumer's view illustrates this problem well:

"The situation of weight and measure in this market is a hopeless situation. There seems to be nothing anybody can do about it. I normally want to bring my own volume measure and when I do, I was made to pay more (amount undisclosed), so I stopped it. Now I know they cheat me, I have to assume it is not happening. The implication is that I have to buy a bit more, but I get by".

Marketers themselves recognize this:

"I am aware that they do magomago in measuring cowpea for the customers. But me o, I cannot do it because my conscience will not allow it. Instead I will sell using the approved Kongo. Nobody has come to me with a personal Kongo for measurement; I would have obliged the customer. My brother, the funny thing is that the difference in the original measurement is not much, na thief-thief dey do them".

Usually, the State government which is responsible for the enforcement of regulations affecting weight and measures, ignores the issue because no formal complaint has been made. These findings suggest that the view that traders' associations "could in principle be used to guarantee good quality and conduct" as reported by Fafchamps (2001), is unrealistic.

Transport institutions

The cowpea studies did not focus in any detail on transport arrangements. In the Maiduguri region farmer-traders generally bring their goods to market by human and animal portage. *Dillalai* rely mainly on vehicles (usually trucks) to transport their wares from the bush market to the urban markets and on head porters within the market. Most of the Maiduguri wholesalers or merchants have trucks of their own. If not, they liaise with the road transport employers/National Union of Road Transport Workers to arrange for transport for their customers, particularly those that have come from a distance (the intra country traders). Most of the urban retailers do not get involved in motor transport. Those that use motor transport rely on their agents to arrange it. Some of the intra country traders have trucks of their own. Otherwise they liaise with the road transport employers/NURTW to arrange transport. They are the group of cowpea traders most exposed to armed robbery and motor accidents with no formal insurance cover. They rely on their home market

associations for assistance in case of loss arising from these incidents. The traders said that there was no police or custom officers' interference, in terms of bribes or other illegal collections, but there could sometimes be tipping by vehicle drivers/owners at various police/custom check points. However, there are tax/revenue inspectors' check points, but once revenues/taxes are paid correctly, there is usually no problem.

Conclusion

Although various problems were identified by traders involved in cowpea marketing in the two study areas (access to credit, infrastructure problems etc.), many traders appear to cope extremely well and thus enable the cowpea trade to function relatively efficiently and cheaply, accessing produce not only within Nigeria but from surrounding countries. This means that cowpea can continue as a source of protein for poor consumers, even when the consumer is located at a great distance from the main regions of supply.

Notable features of the cowpea trade include the ability of traders to raise trading funds among themselves in the absence of formal/institutional financial support. There are considerable levels of trust evident between traders, which allow the market to function well, particularly in the area of credit provisioning. In terms of quality, most of the operators in the market carry out sorting, which enhances food safety practices.

The role of the cowpea trader associations is more debatable. In both locations the associations are dominated by specific ethnic groups and are firmly in charge of market access: they may thus exclude some potential traders. Nonetheless, they provide important regulation within the market place: in particular, they have evolved an effective alternative dispute resolution approach, which helps to forestall potential conflicts (including ethnic conflict). Furthermore, although the intermediaries may sometimes inflate costs, they provide a vital link between various categories of market operators and in some cases an important source of credit. They are a vital source of information regarding prices, availability of products, etc within the market system.

The cowpea marketing process provides a source of income to diverse group of people (farmers, commission agents, wholesalers, retailers, porters, transporters, restaurant owners, itinerant sellers of cooked cowpeas etc.), who derive their livelihoods at different points along the marketing chain.

There are areas where improvements in trading practice are clearly needed: in particular, sharp measurement practices by cowpea retailers selling to poor urban consumers in Abeokuta was observed. There is the need to enforce and monitor the approved measures in cowpea marketing. The operation of the market association should be closely monitored especially in the area of failure to guarantee good market conduct regarding fair measures for consumers. This implies that the existing Consumer Protection Council in the country should also focus at the activities of marketers at the foodstuff market level rather than the marketing of manufactured or finished goods which tops

its priority presently. Developing tamper proof measures must be a major priority. It can be argued that the State and LGA should also see this as a priority area, among their diverse responsibilities towards the smooth operation of the market. However, their emphasis on revenue collection alone, and lack of support to traders, notably in terms of infrastructure and services, means that there is already considerable resentment of their role. Further interference could cause serious conflict.

Easing of bottlenecks (such as high transport costs and poor credit availability) would go a long way towards improvements in cowpea marketing in the study areas. The current intervention of the Federal Government in prohibiting policemen from mounting road blocks indiscriminately (for the purpose of extortion of marketers) should reduce tolls paid by transporters of foodstuff across the country. This will reduce market prices and also decrease consumers' expenditure on cowpea.

9. RECOMMENDATIONS FOR STIMULATING PRO-POOR GROWTH IN THE SEVEN COMMODITIES STUDIED

Our observations and recommendations regarding potential ways of stimulating pro-poor growth provided below are mostly limited to the food marketing and distribution component, since this is the focus of our case studies. All our studies suggest that so-called 'traditional' marketing systems in Nigeria are flexible and have changed over time in response to changes in the broader context within which they operate. In many respects they appear to offer the most potential for pro-poor growth, in terms of the level and quality of internal regulation, informal support and the high levels of trust (including inter-ethnic trust) exhibited. Rather, it is the external linkages to the public sector which, in large part, are widely perceived by market participants as obstructions to the efficient and cost-effective operation of the food sector. In Nigeria, producers, consumers and micro enterprise traders have a lack of trust in the public sector and its associated formal legal systems. The problem of enforcement and its entanglement with rent seeking practices is widespread. Rent seeking permeates interactions between the public sector institutions and businesses, as our case studies attest, and are at their most pernicious in certain key areas, notably inter-city transport and market space allocation. Not surprisingly then, these issues recur frequently in our seven commodity reviews below.

1. Livestock marketing and its impact on pro-poor growth, with recommendations on stimulating pro-poor growth in the livestock sector

Livestock marketing in Nigeria, as our case studies illustrate, is a massive business which currently provides income for the poor principally in their roles as producers, or through income obtained in the livestock transport sector. Vast numbers of people, both rural and urban dwellers, including many women, earn vital cash income from small animal and poultry rearing, in particular. Herding, cart pushing and portering, meanwhile, provides employment for the very poorest (especially poor men in northern Nigeria, but as our Ibadan case study shows, also for some women porters in the south). From a consumption perspective the industry is less significant for the poor, since animal protein is mostly consumed by middle-class and elite groups.

Prospects for stimulating pro-poor growth in the livestock sector lie only partially within the marketing element on which our study focuses: at the site of production much could probably be done to support small rural and urban producers to increase their stock numbers and stock quality through improved veterinary services (to improve animal health, breed quality and reduce stock losses through disease) and improved credit facilities specifically aimed at small producers. Other suggestions are made in a recent PrOpCom report on livestock, notably improved feeding through developing linkages between feed millers and organised producer groups (Cook 2005).

Within the livestock distribution and marketing element, a number of interventions could help induce pro-poor growth by substantially improving the returns to small-scale producers for the animals they rear and market:

- Improved veterinary services in markets and better abattoir sanitation facilities would help to reduce cross-infection and subsequent loss of animals through disease. Many animals unfit for transport will not survive the long journey to southern Nigerian and other markets and need to be weeded out beforehand. Improvements in stock quality could substantially improve prices obtained, if the potentially most lucrative market – southern Nigerian middle-class consumers – buys more local as opposed to imported meat. Veterinary service and abattoir sanitation improvements will require substantial coordination between national, state and local governments. The potential for government collaboration with the private sector also needs to be investigated.
- A central government review of current import controls on meat would be useful. (In the past the Nigerian government has even subsidised the sale of imported meat.)
- Improved transport facilities are urgently needed: this will require a concerted effort from central, state and local governments, together with donor support. Many animals arrive at collecting markets in northern Nigeria and in southern Nigerian markets in extremely poor health because of the appalling conditions in which they are transported. In northern Nigeria this can be partly attributed to poor roads and consequent dependence on herding on the hoof over long distances to collecting markets. The journey to the south further reduces animal health since, as our report suggests, livestock may receive no food or water and are often packed into unroadworthy vehicles for a journey along dangerous roads at as a high speed as the driver can manage: serious accidents with major losses of stock are common. (Reliable transport of refrigerated meat southwards, in place of live animals, might be advantageous, though this was not considered in our studies. A review of any past research on this topic in Nigeria and the current potential for refrigerated meat transport could merit investigation, possibly under PrOpCom.)
- Interventions to reduce rent-seeking and associated harassment by police and other state agents, especially on the journey to southern Nigeria, would substantially improve returns to traders (and thus to producers). The cost in both money and time of illegal checkpoints was highlighted by many respondents: this is particularly serious given that haulage is of live cargo. Out of 15 to 20 check points per journey only about 5 are usually legal. NGOs should be encouraged to find ways to empower transporters to resist unofficial payments, such as through radio phone-in programmes. More timely payment of salaries in the public sector would also assist.
- Livestock traders are currently dependent on informal support/insurance when they send their high-value consignments of animals on long journeys. NGOs and government could work with

national insurance companies to explore whether insurance packages could be developed for small scale produce traders and transport enterprise in the livestock field.

- NGOs may be able to work with local banks and credit unions to experiment towards a fast-track system for small loans for traders and livestock rearers. Banks could be encouraged to collaborate in pilot schemes offering smaller than usual amounts of money at higher than normal bank interest rates with a short time-span on decisions. Government should not be involved since many Nigerians do not appear to feel an obligation to repay government loans.

The PrOpCom livestock report (Cook 2005) puts considerable emphasis on agro-business to resolve current bottlenecks. This seems to revolve around 'a modified Large Enterprise to Farmer Model' in which 'producers are treated as partners rather than just contract growers'. However, no details are provided as to how this will be achieved. Ensuring that such interventions are pro-poor will be extremely difficult, given the past history of scheme capture by Nigeria's powerful, wealthy elites.

2. Maize marketing and its impact on pro-poor growth, with recommendations on stimulating pro-poor growth in the maize sector

Maize plays a crucial role for the poor across most of Nigeria. It is produced over much of the country by poor small farmers and by larger richer farmers (who employ substantial numbers of poor people as labourers); green maize is cooked and hawked by numerous poor urban women and their children; manufacturing industries using maize as a staple produce a wide variety of products and employ a large labour force of poor urban dwellers; and maize is widely consumed as a staple food among both the urban and rural poor.

Prospects for pro-poor growth in the maize sector have increased substantially over the last two decades in Nigeria, due to the ban imposed on cereal imports. This has led to a massive expansion in the demand for maize from the industrial sector: brewers, millers, animal feed suppliers, bakeries and the confectionary industry have all had to look to maize as a substitute for imported grains. Despite the massive growth in demand for maize, a number of serious bottlenecks appear to reduce beneficial impacts on the poor, both as maize producers and consumers, as our case studies illustrate.

In terms of the marketing component of the maize industry our case studies suggest the following interventions are needed to ensure maximum pro-poor growth is achieved:

- Transport sector improvements are essential across the maize distribution chain. This requires a concerted effort from central, state and local governments, together with donor support. Currently poor producers suffer substantial losses from: failure to evacuate products

from producing areas and get them to the most profitable markets at the right time due to poor roads and unreliable transport; diversion of goods in transit by corrupt transporters and highway robbers; extortion from state officials during transit. These losses reduce prices for producers, reduce profits for traders and manufacturers and raise prices for consumers. Although informal insurance operates among richer traders who support one another when losses occur, poor producers do not have the same safety net. NGOs should be encouraged to find ways to empower transporters to resist unofficial payments, such as through radio phone-in programmes.

- Rent-seeking behaviour by state officials is widespread in the maize industry (and not only within the transport component), and must be reduced if the benefits of increased maize demand are to be translated into increased income for poor producers. This could be assisted by more timely payment of salaries in the public sector.
- Local government control over space/stall allocation in markets often leads to rent-seeking behaviour among elites and damages the interests of poorer traders, especially women. A national study, supported by central government, is needed to examine the potential benefits, difficulties and processes of contracting out revenue collection and market management to private companies. This would be best conducted by an NGO or research institution.
- Small farmers' dependence on dillalai (commission agents) for credit (which reduces their flexibility in marketing) could be reduced by credit schemes specifically targeted at small producers: these need to provide much more timely credit with far less paperwork than conventional schemes (which commonly respond far too slowly and without consideration for credit needs over the farming year). Interest charges which are higher than conventional bank schemes would be needed to cover the costs of such schemes, but could still be lower than rates often charged by informal and family credit providers. Collaboration between private sector banks and NGOs could probably best achieve this.
- Better regulation to ensure trader's correct use of standardised measures is needed in the maize sector. Market associations and/or independent NGOs would probably be the best group to undertake such regulation. NGOs could offer market-based education to poor buyers and sellers who need knowledge and experience of standard measures and how to identify potentially adulterated produce. Much time is wasted in maize markets due to arguments over possibly cheating: many of these arguments are related to measurement.

3. Cowpea marketing and its impact on pro-poor growth, with recommendations on stimulating pro-poor growth in the cowpea sector

Cowpea is a critical component of the diet of poor people across Nigeria. Cowpea provides the cheapest protein supplement to Nigeria's urban and rural poor and production levels have risen substantially to meet growing demand due to the impact of inflation on the price of animal proteins.

Within the cowpea distribution and marketing element, a number of interventions could encourage pro-poor growth by substantially improving the returns to small-scale farmers, informal processors and traders, and by reducing costs to consumers, with a wide variety of knock-on effects on the wider economy.

- Credit is a major issue in the cowpea sector. Much credit (often in kind) to small cowpea producers is provided by wholesalers and dillalai. While this is essential to current production, it arguably reduces producers' potential to respond to the best market opportunities. As with maize, credit schemes organised by banks in collaboration with NGOs and specifically targeted at small producers may be a route to reducing dependence on middlemen. At present bank credit is rarely accessed by small producers, at least in part because of the paperwork and the length of time taken to process applications. Schemes need to provide much more timely credit with far less paperwork than conventional schemes (which commonly respond far too slowly and without consideration for credit needs over the farming year). Interest charges which are higher than conventional bank schemes would be needed to cover the costs of such schemes, but could still be lower than rates often charged by informal and family credit providers.
- Much time is wasted in cowpea markets due to arguments over possibly cheating: many of these arguments are related to measurement. Measurement regulation need to be tightened to ensure trader's correct use of standardised measures, as this disadvantages poorer buyers with less experience of trading. Public sector officials are not able to enforce standards. Market associations and/or independent NGOs would probably be the best group to undertake such regulation: in the case of Kuto cowpea market, the market association was seen to fail in this area and thus NGOs may offer a better route. NGOs could provide market-based education to poor buyers and sellers who need knowledge and experience of standard measures and how to identify potentially adulterated produce. NGOs should be encouraged to build on their existing experience to develop consumer associations.
- Local government and state government roles in market affairs need attention. Cowpea marketers in the case study markets were antagonistic to the role played by both (since they demand taxation but

provide no services). Local government control over space/stall allocation in markets often leads to rent-seeking behaviour among. A national study, supported by central government, is needed to examine the potential benefits, difficulties and processes of contracting out revenue collection and market management to private companies. This would be best conducted by an NGO or research institution.

- High transport costs and related transport issues need attention from central, state and local government, with support from donors. The case studies of cowpea did not focus specifically on transport, but many of the problems associated with maize transport are equally relevant to cowpea: failure to evacuate products from producing areas and get them to the most profitable markets at the right time due to poor roads and unreliable transport; diversion of goods in transit by corrupt transporters and highway robbers; extortion from state officials during transit. These losses reduce prices for producers, reduce profits for traders and raise prices for consumers. NGOs should be encouraged to find ways to empower transporters to resist unofficial payments, such as through radio phone-in programmes.

4. Fish marketing and its impact on pro-poor growth, with recommendations on stimulating pro-poor growth in the fish sector

Unlike the other six commodities, we were only able to commission one case study for fish, and this is based in a rather exceptional context (ethnic crisis in Warri). It is thus not possible to make any broad recommendations for the commodity from this study.

Key themes which emerged in the specific case of fish marketing in Warri were the potential dangers of ethnicity and unionisation in terms of exclusion of new market entrants. Losses in transit and harassment by military/police were themes which were repeated for other commodities and locations. The situation is both so complex and so potentially volatile that it would be unwise to draw any specific recommendations without further research.

5. Vegetable marketing and its impact on pro-poor growth, with recommendations on stimulating pro-poor growth in the vegetable sector

Over the years dry season market gardening and some wet season production has experienced and continues to experience significant expansion on the Jos Plateau, both in terms of the number of farmers practicing it and the area of land under dry season irrigated vegetable production. This growth in production has benefited poor producers and its production, handling, transportation, distribution and marketing employ a large

number of people. However, competition for land and water for vegetable production has been a factor in the ethnic conflict that has limited access to production for non-indigene farmers and exacerbated poverty amongst this group.

- Traders have been instrumental in encouraging production by creating new markets in urban areas and increasing demand for production from poor small scale producers as well as wealthier producers. The role of traders should be recognized by all policy makers rather than considered a hindrance.
- The conflict in the area has resulted in an increase in poverty for some groups and limited travelling to some producer areas. However, traders and their associations have put considerable efforts into restoring peace in the markets. National, State and local government should encourage the existing role of associations in peace activities.
- Dillali commission agents operate in all markets and support producers through negotiating on their behalf as they have better access to information, allowing producers to send perishable produce unaccompanied, looking after the produce until it is sold and in many cases being the only source of credit to farmers. Commission agents are paid a fixed commission rather than a proportion of the price which may limit their motivation to reach a higher price. Local government should encourage associations to develop alternative systems that might also attract more sellers to use their markets.
- Informal finance is vital for supporting poorer vegetable producers as there are no other sources of credit available, it is timely and it has an element of flexibility if a vegetable crop fails. Poorer retailers were also found to prefer trader credit as it was timely and flexible. They in turn were offering credit to some consumers. NGOs can collaborate with local banks to increase finance to producers. Where banks are still unwilling to lend to producers, it may be necessary to encourage banks to lend to traders who are willing to lend to producers. In both cases rates of interest may have to be higher than for other clients because of the costs and risks involved but would be lower than the extra amount being paid for informal finance.
- Poorer producers and traders have less access to information. Action can be taken by national and state government to increase the access to mobile phones of those living in remoter rural areas. The highly perishable nature of tomatoes results in dramatic price changes; NGOs rather than the public sector should be encouraged to develop marketing information systems that provide up to the minute information for poorer producers and traders on prices in distant markets
- While there has been much public sector investment in vegetable producer associations, these are not operating at present. Local and State government resources are better used in other ways to increase producers' bargaining power.

- In Jos, associations play roles in allocating market space although members tend to be wholesalers rather than retailers. Poorer retailers have less access to space and cannot erect stalls in markets. Local government must ensure poorer retailers are represented and their voices heard.
- Associations in some southern cities were found to control the supplies of tomatoes through a quota system and thereby increase the costs for consumers and reduce the prices given to producers. More research is needed on where this occurs and why, as well as considering the impact on producers in terms of increasing gluts in supply areas. NGOs should identify where these cartels operate and local government should ensure limits on competition are removed.
- Security is an issue in many markets and associations in Jos use vigilante groups. However, poorer retailers claimed that they were not well served by formal or informal policing. State and local government should encourage police to liaise with vigilante groups and ensure the poor and less influential are also protected.
- No consumer associations were found and there are threats to consumers health from low quality vegetables that is often sold to poorer consumers. Scales are not used in markets which creates further disadvantage for poorer buyers with less experience of trading. Public sector officials are not able to enforce standards and innovative means need to be developed that use traders associations, consumer associations and, in particular, the media. NGOs should be encouraged to build on their existing experience to develop consumer associations.
- Transporters have to pay high unofficial fees to police and Vehicle Inspection Officers and the perishable nature of the produce means that they cannot afford delays. These costs are passed on to the consumer, hitting the poorest especially. NGOs should be encouraged to find ways to empower transporters to resist unofficial payments, such as through radio phone-in programmes.

6. Cassava *fufu* marketing and its impact on pro-poor growth, with recommendations on stimulating pro-poor growth in the cassava *fufu* sector

Cassava *fufu* is widely consumed in rural and urban areas in Nigeria, especially among poor households. It is a cheap and ready source of vital energy among these categories. But processing is important for cassava because of the short shelf life of the roots after harvesting (typically less than two days). Even more important is the need to target cassava *fufu* marketing such that the product reaches the final consumer with minimum delay (the shelf life of the wet paste is about 7 days). An understanding of the issues identified in this study of Abeokuta markets will provide policy makers with a better view for ensuring that adequate and safe foods are available to urban and rural consumers.

- Fufu processing helps poor processors and traders. Technological changes may help extend shelf life but may also disturb the employment niches of poorer processors and increase disparities. Policies to encourage technology development should consider the effect on poor processors and traders, and support the search for alternative sources of income where this is unavoidable.
- The experience of contracting out the management of markets in Abeokuta can be a way of maximizing income and improving conditions compared to competitor markets. Research on the benefits, constraints and processes of contracting out management should be carried out and disseminated to local authorities.
- There is some elements of control by market associations in Abeokuta over who can sell in markets and the amount of supplies. This may protect the livelihoods of poorer processors and traders allowed to sell by reducing the losses caused by over supply, although it may also restrict market access for other poor processors of fufu. Local governments should investigate cases where similar claims are made. NGOs and the media should play a role in investigating such cartel type situations.
- Market information on price and demand is vital and comes from transporters and personal networks (increasingly contacted through mobile phones). Poorer processors and traders have less access to information. Access to mobile phones needs to be improved for those in remoter areas.
- There is also a need to support poorer processors and traders building personal networks through exchanges and setting up meetings. This would be best carried out by NGOs combined with developing systems of trusted suppliers of information that is not public sector led.
- Security in Abeokuta market is maintained by the OPC ethnic militia group. However the extent to which they support the poor and less influential needs to be considered. Liaison with police should also be encouraged by local government.

7. Gari marketing and its impact on pro-poor growth, with recommendations on stimulating pro-poor growth in the gari sector

Gari - a fermented and roasted granular product from cassava - was hitherto considered a poor man's crop until recently. It is now elevated to an urban convenience food. The goal of this case is to examine some critical marketing institutions in Benin City and Enugu that have evolved since *gari* has gained prominence in all the urban centres of Nigeria. An understanding of the issues identified in this study will provide policy makers a better view for improving market access for the rural and urban poor to safeguard their food security and their livelihoods.

The gari commodity chain supports pro-poor growth through increasing incomes of cassava growers, processors and traders, most of whom are women. It is also an important part of the diet for poor consumers. Improvements in the marketing chain therefore have the potential to help poor people in the chain, although technological development may act to exclude some processors and traders.

- Information on prices in urban and rural areas is gained through transporters and personal connections that may be limited amongst poorer groups. Mobile phones or phone kiosks are used by many but these are not available in rural areas. NGOs can encourage linkages between urban and rural areas and investigate ways of having trusted suppliers of information for the poor, that are not linked to the public sector. Existing collection of price information without standard weights and measures is not a good use of limited resources.
- Some areas of production and processing have built up reputations as suppliers of good quality gari and hence get extra added value because of this 'branding'. Advice to processors should aim to identify new niches that specific areas can specialize in.
- There is a wide range of informal sources of credit with the potential for NGOs to work with local banks to encourage lending to the operators of saving and credit systems (*isusu and akwao*), to those traders who lend to poorer processors, retailers and consumers, and to vehicle sellers offering hire purchase arrangements. These individuals have a better chance of reaching the poorest and using trust based relations to ensure repayment. NGOs should also work with banks to offer loans direct to traders, processors and growers, although the existing experience of this has been poor.
- Rent seeking by officials and police results in higher prices being passed on to consumers and therefore affects the poor disproportionately. Poor consumers also suffer when petrol station owners collude to limit the supply of fuel, although this practice is less common now than previous years. NGOs and local government should identify ways to empower transporters to resist unofficial payments, such as using radio phone-in programmes.
- The study found owners of stalls in Enugu and Benin City bought them at subsidized prices and then rent to traders. Local and state government should use their limited resources on other pro-poor activities rather than subsidizing the sale of stalls to well connected people who are not traders.
- Associations play a wide range of positive roles but at times may limit new suppliers coming into the market. The extent to which this affects poor consumers and producers is not known and needs further research.

Gari processing poses some health and environmental hazards but the current regulations on consumer safety and weights and measures are not fully enforced. There is a need to encourage trader associations to regulate their members and build a good reputation. NGOs can also play an important

role in encouraging consumer associations and the media to identify malpractice. The case of restaurant owners in Enugu collaborating to refuse to give free food to inspectors is an example of good practice in tackling rent seeking.

10. CONCLUSION AND POLICY RECOMENDATIONS

The following conclusions are drawn from our case studies completed in seven different commodity chain contexts across Nigeria. Specific policy recommendations for individual groups of policy-makers and other key stakeholders are presented in the final section of the report.

1. Introduction

1.1 The role of markets and different commodity chains in poverty alleviation and pro-poor growth

The studies of different commodity chains and market institutions demonstrate the important role they can play in supporting poor people and pro-poor growth, while also identifying those bottlenecks where the institutions may be acting to reduce access to markets for the poor. Where market institutions are working to support the poor, they can lead to greater private sector investment in agriculture and the food trade; increase competition amongst traders that can raise producer prices and reduce consumer costs; improve the livelihoods of poor producers, processors and traders; build up cross cultural social capital and reduce conflict potential. The evidence from this study has shown that the precise package of constraints shaping commodity chains differs from commodity to commodity, from market place to market place and from season to season, but that facilitating factors often exhibit similar characteristics (flexibility, informality and trust⁸ being keynote features).

Because interlinkages are commonly complex, injudicious intervention at one point in the chain (e.g. re-siting a market without adequate consultation) can cause adverse repercussions for the poor elsewhere. By contrast, judicious interventions based on careful analysis of market linkages and relevant commodity chains and widespread consultation with public and private sector stakeholders can support pro-poor growth by helping to raise incomes (for poor producers, poor traders and the poor who operate in related sectors, notably transport), and by reducing the cost of food for poor consumers. This will thus reduce the overall vulnerability of the poor.

1.2 Regional patterns of food marketing


Our case studies examined food markets in locations across Nigeria. There are strong similarities in very many of the broader aspects of market operation, despite considerable variations in ethnicity, culture, local agro-ecology, population densities etc. e.g.:

- the importance of intermediaries to effective operation of food markets

⁸ E.g. see Ezedinma et al. re trust based on village of origin, apprenticeship and inter-ethnic marriage in the Benin gari case; Adamu et al. re religion, language, apprenticeship and family background in trust relations, but also inter-ethnic interaction as a source of trust among livestock dealers in Ibadan; Ahmed and Rikko re trust in the development of dillali-seller relationships in the maize trade..

- the role of petty trade, security and intra- and inter-market portering for the poorest
- the dominance of informal institutions
- women commonly occupy the lowest and least profitable rungs of food market (and related transport, labour and credit market) operations⁹
- indigenes usually dominate prime sites and activities in their home market, unless they are unable to offer advantages to producers or consumers in term of credit and trade networks that stranger traders make available¹⁰
- rent-seeking behaviour at its most widespread and pernicious among interactions between formal and informal institutions

1.3 Recognising the linkages between different (transport, food, credit, labour) markets

Formal	Informal	Cultural Norms
		
National Government	Traditional authorities	Customs and trading practice
Local Government	Trade Associations	Reciprocity
Parastatals	Community groups/CBOs	'Rules of the game'
NGOs	Community membership	
Unions	Trust based relationships	
Large-scale private sector firms	Youth vigilante groups	
Co-operatives		
Consumer groups		
Legal systems		
Banks		

The linkages between different markets – transport markets, credit markets, labour markets, food markets - and across the formal and informal sectors (indicated in the diagram above) are strong and complex. Our individual case studies show how they interconnect in specific places, where local context can play a significant role in shaping precise outcomes. However, very strong themes are found to dominate across the country:

⁹ Ikporukpo describes how in Warri market, although the fish sellers are all women, men retain control of the market because the market chair has to be male.

¹⁰ In Warri, for example, the chair of the fish market is appointed by the market land owners: the chair must be an indigene (i.e. Ijaw). The (best) waterfront sites are under the control of the Ijaw Unions and are thus allocated mostly to Ijaw sellers (Ikporukpo). In Jengre maize market, Hausa stranger traders use to play a major role as commission agents because of their skills, financial resources and connections, but this has reduced since the Jos crisis (Ahmed and Rikko). In Maiduguri cowpea market the Grain Traders' Association is usually chaired by an indigene (Kanuri), which is linked to the traditional authority (i.e. Borno emirate).

- The predominance and value of informal linkages across (as well as within) markets
- The pivotal role of (informal) credit markets in food markets
- Labour markets for the poorest can be found in the food and transport markets

Although a large number of formal institutional elements affect the Nigerian food sector, the informal associations in the trader sector, the transport sector, the credit sector and the employment sector dominate day-to-day transactions, and have the most positive impact on the livelihoods of the poor. Formal linkages, in large part, are widely perceived as obstructions to the efficient and cost-effective operation of the food sector. Rent seeking continues to permeate interactions between the public sector institutions and businesses, as our case studies attest. They are at their most pernicious in certain key areas:

- Inter-city transport
- Market space allocation

This increases consumer prices and reduces potential trader and producer profits.

Recommendations

- *National, state and local government policies need to be sensitive to the variation between market places and commodities and target food market interventions carefully to avoid damaging those parts of marketing systems that are benefiting the poor.*
- *All policy makers need to recognise both the formal and the informal sector interconnections which link food, credit, transport and labour markets when planning interventions.*
- *All policy makers must give attention to reducing the rent-seeking which permeates many interactions between businesses and public sector institutions in the food and transport markets. A reduction in rent seeking would allow reduced food prices for poor consumers and improved profits for traders, especially poor retailers.*

1.4 How food markets shape access for the poor

Food markets shape access of the poor in a variety of ways. They are clearly crucial to most **poor producers** – the small farmers and farmer-traders who depend on these markets for cash income. Trader associations and other food market institutions can limit their entry into the market to sell their goods by imposing charges, reduce their income by shaping their trading pattern within the market (i.e. to whom they can and cannot sell) or even exclude them altogether (though exclusion was rarely encountered in our studies). However, many poor producers make their sales to traders in rural markets, where trader associations are often less common and less powerful than in the major urban centres and principal bulking markets. Also, as many of our studies show, strong trader associations can benefit small farmer-traders, since they provide an informal regulatory environment within the market place which can protect their interests, in the absence of adequate state protection.

Our case studies suggest that capital markets and transport markets (see below) place much stronger constraints on small producers than food markets.

Poor urban consumers may benefit or suffer from the strength of trader associations and other food market institutions, but disadvantages of strong market associations, in particular, are likely to be greater for the consumer than for the small producer. Poor consumers may lose out for instance from the efforts of trader associations to reduce gluts, when prices would become extremely low and they would thus benefit in the short term. On the other hand, associations act as a forum to create insurance for informal credit systems and improve infrastructure (see below) and thus give direct or indirect benefits to consumers. *Individual* trader actions and knowledge generally seems to work against poor urban consumers, who are least likely to have knowledge of sophisticated cheating practices (such as in measuring) and, even if they know, are the least likely to be able to challenge traders, especially if they are dependent on trader credit to buy food.

Widespread lack of active producer and consumer associations (see section 3 below) is a major factor shaping access of the poor.

The spaces through which the poor benefit most in food market are based around casual employment (notably as porters), which is generally very poorly remunerated but requires few skills. Potential training areas, such as assisting on market stalls, are generally reserved for trader family members or (unpaid) apprentices and thus are unavailable to the poorest.

The interventions of state actors in food markets are currently mostly to the detriment of the poor producer and consumer, rather than to their advantage, since rent seeking is such a strong feature of private-public sector interactions in the food trade sector (see 1.3 above). This raises the cost of produce sold to the consumer and reduces prices paid to the producer.

1.5 How transport markets shape access of the poor

Transport markets shape access of the poor (especially the rural poor) to a far greater extent than might be anticipated in an oil-rich country. High transport costs and irregular and unreliable transport on poor roads have a major impact on the production strategies, selling patterns and profits of poor farmers and farmer-traders, particularly those travelling to market from remoter off-road areas. For poor women producers, especially, transport costs are often simply too high to allow access to the more lucrative food markets. Instead sales will be made in the local periodic market or to a travelling trader at the farm gate. Given limited knowledge of prices and supply in distant markets, this may be to their disadvantage. (However, richer traders who buy at the farm gate or remote rural market also suffer substantial risks from market volatility, robbery etc.) Transport constraints also limit remote producers' access to credit markets.

Although fuel deregulation has improved the situation, depredations both by state officials in the transport sector (police, local government officers, etc.) and by highway robbers are a major hazard for poor travellers, especially those travelling with produce. Even though poor producers will not own the vehicle in which they are travelling, passengers with produce are routinely and illegally taxed and robbed. While richer traders are often supported by their associates (a form of informal insurance) to restock, poor producers who lose their produce are unlikely to receive similar assistance since the members of their social networks are equally poverty stricken.

Transport markets have less impact on poor urban consumers, since the retail food trade is well developed in Nigerian cities and most urban consumers can access food retailers close to their home at limited transport cost. The situation has also been improved by the availability of motorbike taxi services in most cities. Many very poor urban women, in particular, are dependent on this urban food retailing sector: they gain their livelihood from the fact that poor consumers will not wish to travel far to purchase small quantities of food on a daily basis.

Transport markets represent a key employment niche for some of the very poorest people in both urban and rural areas. The significance of human portage of produce to market and within markets as a source of livelihood for the very poorest should not be underestimated.

2. Building on the roles of trader associations

All of the studies found that (mostly urban-based) trader associations play a key role in facilitating trade through keeping internal order (dispute settlement, enforcing their own regulations, hiring security), acting as a forum to create assurance for informal credit systems, improving the infrastructure and external lobbying. However in a small number of cases¹¹, trader associations were also found to be the means by which some people are excluded or denied access to some marketing activities. Trader associations can also be used to restrict supplies to particular markets and manipulate prices. These constraining functions need to be identified and restricted while their positive functions should be encouraged and built on.

¹¹ See Ikporukpo's Warri fish marketing study where Ijaje and Urhobo respondents argue that the Ijaw fish selling associations have consistently attempted (with some success) to cut off their fish supplies so they can establish themselves as middlemen. In Sokoto Acida livestock market it is almost impossible to sell without using the dillalai (commission agents); similar conditions apply re control by landlords in southern Akinyele kraal (Adamu et al.). In Giwa maize market potential members of the dillalai association are carefully screened and put on probation (Ahmed and Rikko). In most studies (e.g. Ezedinma et al. re gari) the trader associations do not exclude none association members from markets.

Recommendations:

- *Local (and state) government should recognise the benefits of the trader associations and use them as a way to encourage more trade, competition and reduce risk for poor producers, traders and consumers.*

3. Building producer and consumer associations

Only limited evidence of functioning producer associations was found, despite the considerable amount of funding that has been given to these forms of organisations in the past. Alternative means of giving power to producers therefore need to be found. No evidence of active consumer associations was discovered in our case studies; this is a major concern given issues around food adulteration and other sharp practices which impact most on the poor.

Recommendations:

- *Donors and policy makers should be aware that producer associations may not be the most effective way of giving bargaining power to poor producers: evidence suggests that well intended resources put into these organisations in the past has been wasted.*
- *NGOs should be encouraged by donors and government to take a role in initiating and developing effective consumer associations which will give poor consumers more power. Central Government should support and encourage NGOs with these competencies. Consumer associations which link to trader associations through informal fora, rather than to municipal authorities, and thus support trader self regulation, would be advisable.*

4. Recognising the roles of intermediaries

Intermediaries were found to be playing a key role in mitigating transaction risks and costs, especially when there are large numbers of dispersed sellers and buyers¹². They are also found to provide credit to producers and other traders. While there are no other sources of credit and imperfections in the marketing systems, intermediaries will continue to play an important role in opening opportunities to poor producers and other retailers.

However, the evidence presented in the case studies shows that there are situations where there are limited numbers of intermediaries, controls on access to markets and limits on the flow of information. This may only occur in particular markets, for particular commodities and at particular times of the year. Careful analysis of day to day price information in different markets and at different points in the commodity chain can be used to identify these selected bottlenecks. It should be noted that protests against intermediaries are often due to the ethnic domination of the markets rather than the intermediary institution itself.

¹² This is the reason that wholesalers rely so much on commission agents in the Maiduguri cowpea trade (i.e. the need to source produce across a wide area) (Adejobi and Ayinde).

Recommendations:

- State and local government should make decisions concerning the impact of market and transport intermediaries on poverty alleviation based on the locally specific evidence base. This should identify both the benefits of intermediaries and those specific occasions where intermediaries exert excessive control over market places.

5. Improving governance of market places

The studies provide evidence that the control of the market place affects access for the poor and can inhibit pro-poor growth. As mentioned above, in some circumstances trader associations can exert oligopolistic powers through working as cartels. They are able to sustain their powerful positions through controlling market space. Most market places are owned by local authorities who can play a role in opening up access to a wider range of stakeholders.

The impact of subsidising the costs of building market stalls is also questioned by the evidence presented earlier. In such cases influential indigenous non-traders were found to get priority and rent the space at considerable profit to traders¹³.

The case studies show widespread resentment amongst all types of traders about the lack of investment in markets by local authorities. There is evidence that some local authorities (such as in Abeokuta) are looking for innovative ways of managing markets and maximising revenue generation through contracting out to private companies.

Recommendations:

- *NGOs could provide local governments with valuable information on potential cartel type behaviour affecting poor producers and consumers by carrying out price studies of particular markets and commodity chains with analysis of daily prices*
- *Local governments need to ensure there is greater trader competition through providing more market space. This will result in better prices for poor consumers.*
- *State and local governments should stop selling subsidised market stalls since this does not tend to help the poor. These resources could be better targeted.*
- Local governments should explore the benefits, difficulties and processes of contracting out revenue collection and market management to private companies. This first requires detailed case studies of the few privately

¹³ E.g. Ezedinma et al. note that most Benin stall owners are not traders: they are wealthier indigenes/civil servants who sublet or sell on. For this reason many gari retailers have no stall. In Enugu the landlord may obtain N12,000 + annual rent but pay only N50 to the local council! In Maiduguri cowpea traders apply for stalls from the Local Government through the market association, but in most cases the stalls are obtained by influential indigenes who sublet to less influential traders.

operated markets by researchers: donor and central government will need to commission these.

6. Expanding access to market information

The evidence presented in the cases show that there is a disparity in the access to up to date market information on prices and supplies of produce in different markets, which reduces the bargaining power of poorer groups. Personal relationships were found to be particularly important in accessing information from other traders and from drivers. Mobile phones have had a dramatic impact on the marketing chain although poorer groups may not have access especially in remoter rural areas, and there is a need to have a personal relationship with knowledgeable people in other markets who can give information¹⁴. Radio broadcasts were found to be of only limited use as they were not judged to be up to date and trustworthy¹⁵. Traders place little confidence in information provided by government. Market information systems are limited by the diversity of weights and measures used in different markets and for different customers within a market.

Recommendations:

- *Donors and NGOs should encourage linkages between poor producers, traders and consumers who need information by funding networking meetings and exchanges. This will support consumer access to lower priced food and give poor producers and traders access to better information which will improve their marketing potential.*
- Donors and NGOs should help support access to telephones for the poor in more remote areas where there may not be a critical mass to make the service commercially viable
- *NGOs should investigate ways of developing a trusted supplier of information for the poor that is not public sector or donor led.*

7. Improving credit provision

Credit is crucial to the effective operation of the food sector and is intimately interlinked with food markets. Formal credit systems, notably the banks, have made remarkably little impact on the food sector: the case studies show that informal credit regularly provides for producer inputs, trader stock and consumption. Transport markets are less dependent on credit, but even here it plays a role (e.g. in vehicle purchase¹⁶). Because the role of informal credit

¹⁴ Ezedinma, Okechukwu and Sanni emphasise the role of phones for rich traders in their gari studies (Benin and Enugu). Poorer traders here mostly depend on other sources such as talking to drivers (many of whom have mobile phones). Adamu et al. note the crucial importance of drivers in relaying price information in the livestock trade. In the Jos tomato trade mobile phone ownership is now widespread among key wholesale traders (e.g. every bulk purchaser sending tomatoes to southern Nigeria interviewed has his own mobile phone) (Adepetu et al.).

¹⁵ See Ezedinma et al. re Radio Nigeria Enugu programme which is of limited use because of the lack of standardization of measures.

¹⁶ Ezedinma et al. refer to drivers accessing informal hire purchase for vehicles from dealers.

is so strong, middlemen (and, to a lesser extent, middle-women) play an invaluable role in ensuring the operation of food markets.

There was very little evidence of traders or transporters using banks and other formal sources for credit as banks were not willing to lend to them and the process was too cumbersome and slow to be useful¹⁷. Trust based informal credit systems were found to be very important, either with money changing hands or goods being given to other traders on credit or to consumers on credit. These forms of credit encourage more trading, increased competition and benefits to poorer producers though improved prices and new opportunities. Traders reported widely that those providing credit were flexible in the repayment if the recipient was having financial difficulties¹⁸.

Money or goods are often lent for short periods (between a day and several weeks): in such cases, the recipient forfeits any discount which might normally be paid, or pays higher prices (generally 5-10% more) for the products¹⁹. This was not considered the same as paying interest and recipients did not complain about this higher price. However, the compound rates of interest can be calculated as being much higher than that from formal banks. This demonstrates that the cost of credit is less of an issue than its timeliness and convenience. However, these informal forms of credit can exclude the poorer producers, traders and consumers who are not part of the network or do not have trusted guarantors. Poor people who have managed to start a trading business may join rotating credit associations to expand their trading ventures, but these generally do not provide large sums²⁰.

Recommendations:

- *Donors should support NGOs willing to collaborate with local banks and credit unions to experiment with a fast-track system for small loans for poorer traders and farmers. Banks could be encouraged to try a pilot scheme offering smaller than usual amounts of money at higher than normal bank interest rates. This should cover the costs and risks associated with lending to small scale traders and producers over a short time period of say six months. Speed is of crucial importance in processing bank loans.*

¹⁷ At Jengre market, maize traders complained of waiting over a year for bank loans (which have still not been made available) (Ahmed and Rikko). In Maiduguri wholesalers/bulkers are the main source of credit in the cowpea trade: traders admit to keeping large volumes of cash in their stalls because they can not risk the delays associated with bank operations (Adejobi and Ayinde).

¹⁸ Especially in the Jos tomato study (Adepetu et al.)

¹⁹ E.g. Ezedinma et al. find in-kind loans operate especially between retail and wholesale traders in Benin and Enugu.

²⁰ In Warri, the Ilaje Union has an esusu system which gives loans of 10-20,000 Naira, to be paid back within 6-12 months, but traders find this totally inadequate (Ikporukpo). Ezedinma et al. find numerous similar systems operating for gari in Enugu and Benin: normally, where loans are involved guarantors of high social standing have to be found; in Jengre maize market weekly adashe schemes are the only alternative for maize retailers to accessing credit from dillalai (Ahmed and Rikko); in Abeokuta cowpea traders often participate in a similar contributory credit scheme (Adejobi and Ayinde).

8. The importance of informal insurance systems

Formal insurance was not found to be operating except where it is a legal requirement for vehicles. There was no evidence found of any cases where those having insurance had been able to make a successful claim. Traders and drivers have developed their informal trust based insurance systems through associations, support from friends and family, and getting preferential treatment from suppliers after an accident or loss²¹. However, these systems can not be guaranteed to protect people and poorer people may not have the opportunity to get such protection as they do not have access to networks that can support them in case of loss.

Recommendations:

- *NGOs, should explore the potential for working with national insurance companies to examine whether the existing formal insurance system can be adapted to meet the needs of smaller businesses such as traders and vehicle owners.*

9. Security in the market

The evidence shows that public funded formal policing within the market place is considered more of a hindrance than a help to traders and transporters²². Vigilante groups and private security providers are hired by trader associations to reduce crime in market places, reduce the costs of marketing and thereby attract more customers. However, smaller traders especially retailer reported that they had less support from private security compared to larger wholesale traders²³.

Recommendations:

- *The police need to liaise with vigilante groups more consistently to ensure the poor and less influential are also protected. Formal liaison committees meeting at regular intervals may be appropriate, but should not be enforced.*

10. Regulating trading practices and food safety

²¹ Adamu et al. explain how 'sutura' (informal insurance protection) operates in the livestock trade: traders who have lost all their stock/money from highway robbers are helped to restock by their fellow traders. Informal assistance from friends and trader associations in cases of loss was also observed in the tomato trade (Adepetu et al.).

²² Ezedinma et al. note how the police may force vigilante groups to register with them. See Adamu et al. re suspicion of police in Sokoto Acida livestock market.

²³ E.g. Jos tomato retailers (Adepetu et al.)

Each commodity study reported a diversity of weights and measures that can be used for different customers, and differences between markets. However, the extent to which standards are set and enforced by local government differs across the country²⁴. There are legal food safety standards but they are not being enforced. ‘Sharp practices’ were found to affect the poor more than others as they did not have the knowledge and experience of trading to notice this or to demand other measures or weighing scales are used. Those buying and selling regularly rely on trust based relations to ensure they are not cheated²⁵.

Recommendations

- *Poorer buyers and sellers need to have knowledge and experience of what are standard measures and how to identify potentially adulterated produce. Local government should encourage schools to include such issues in their curriculum. NGOs may have a role to play in offering market-based education.*
- *Local government should encourage each market association to advertise standard measures used in the particular market, together with the name of a specific officer as first point of call within the market who deals with food measurement and standards. This could do much to improve consumer relations.*
- *Innovative means of regulating standards need to be developed that do not rely on local government involvement. NGOs should collaborate with associations of traders, producers and consumers, combined with reporting by the media. Local radio phone-in schemes can play a major role (recently seemingly very effective in Accra).*

11. Improving transportation and reducing costs

Transport costs and the risks of moving produce on poor quality and dangerous roads are a major restricting factor in marketing produce and the livelihoods of the poor. The deregulation of fuel is widely considered a positive factor as access to fuel is improved, but the costs of transport are considerably increased through the unofficial ‘taxes’ to police, Vehicle Inspection Officers and others, particularly at state boundaries²⁶. The insecurity of travel requires that traders travel with their produce unless they

²⁴ Rent-seeking by environmental health officials from gari sellers/restaurant owners was observed by Ezedinma et al. In Enugu market restaurant owners have formed an association for self-regulation and protection against such harassment.

²⁵ The maize market studies illustrate the diversity of ways in which buyers may be cheated: inexperienced buyers consequently need to employ the services of the *yan komissio* (Ahmed and Rikko). In the cowpea study, reductions from 0.91-2.31% of the standard volume Kongo were observed in volume measurements assessed in Abeokuta market (Adejobi and Ayinde).

²⁶ E.g. Ezedinma et al. note the way numbers of police and government check points increase on major routes on market days. Drivers use mobile phones to warn their colleagues about the presence of police etc. along the road. Adamu et al. refer to bribes mostly around N100-200 (but up to N10,000) to avoid delays from informal checkpoints (which average from 15-20 on a single journey).

have close working relationships with drivers whom they trust to deliver their produce to buyers and find ways to receive the money. The use of bank transfers and LPOs is increasing the opportunities for this form of trading, increasing the financial turnover of traders and therefore increasing competition²⁷.

There are also considerable costs in transporting produce within markets and between urban markets although this form of transport provides important livelihoods for some of the poorest, including otherwise unemployed youth.

Recommendations:

- *NGOs need to work with government and the media to identify ways to empower transporters to resist unofficial payments. Radio phone-in programmes may be one approach.*
- *Donors and central government should encourage trader, transport and financial institutions to develop systems that allow traders to send produce to buyers without accompanying it*
- *When designing and reorganising urban markets, local and state governments should ensure that the livelihoods of porters and other handlers are secured.*
- *State governments need to improve transport conditions (including security, frequency, reliability) and reduce transport costs (especially illegal charges by state officials) for market access from remoter rural food producing areas.*

12. Expanding labour markets for the poorest in the food and transport sectors

Poor people occupy specific (informal) spaces in food and transport markets. Petty trade, portering and informal security represent crucial employment opportunities for the poorest²⁸. While petty trade commonly provides an outlet for women throughout Nigeria (even in the Hausa heartland, where it is conducted from behind the compound wall), portering provides employment for both men and – to a lesser extent – women. Only vigilantism appears to represent a wholly male (often youth) employment niche.

There are opportunities for producers, processors and traders to deliver new products to consumers: these could open new opportunities for the poor to

²⁷ In the maize trade the introduction of waybills and escorts for hired vehicles has reportedly eased responsibilities for owners who previously had to travel with their goods (Ahmed and Rikko). Drivers play a key role in relaying price information in the livestock trade, where highway robbery is a major hazard (Adamu et al.).

²⁸ See Ahmed and Rikko re portering as an occupation for young boys from Koranic schools in Giwa market. Adamu et al. examine cart pushing and portering in the livestock/meat trade: this includes women meat/carcass porters in Ibadan's Bodija market.

improve their livelihoods, although changes to the existing systems may have an adverse affect on some people's livelihoods. Examples identified in this study include the various forms of processed cassava and demand for specific meat types for the growing fast food industry.

Recommendations:

- *When reorganizing urban markets, local government needs to take particular care not to disturb the employment niches occupied by the poorest (or at least not without first ensuring that safety nets are in place)*
- *State and local governments need to ensure that the livelihoods of the poorest are not negatively affected by new processing activities or investment. If this is unavoidable and the majority impact is positive, they should support the search for alternative sources of income.*
- *State and local government need to give attention to improving transport conditions (including security, frequency, reliability) and reducing transport costs (especially illegal charges by state officials) for market access from remoter and off-road rural producing areas. This is particularly crucial for pro-poor growth.*

**TOWARDS IMPROVING PRO-POOR GROWTH IN THE NIGERIAN FOOD SECTOR:
RECOMMENDATIONS FOR POLICY MAKERS**

1. Recommendations for central government

- *Ensure 'pro-poor proofing' of all policies relating to the formal and informal sector interconnections which link food, credit, transport and labour markets when developing policy. Because interlinkages are commonly complex, policy developed in one sector can cause adverse repercussions for the poor elsewhere.*
- *Work towards the development of a more positive relationship between all levels of government and the informal trader sector (without which Nigeria's burgeoning urban population would starve). This requires a full examination of current patterns and procedures whereby public sector officers take illegal rent from traders and transporters and urgent instigation of policy measures and pilot programmes to reduce this (since it raises both the cost of produce sold to poor consumers and reduces prices paid to poor producers.)*
- *Support strengthening of producer and consumer power through support and encouragement to NGOs with competencies for working in this field (as opposed to direct state support). NGOs focussed on the poor urban consumer sector may have a valuable role to play in raising awareness, encouraging joint action and supporting positive interaction with trader associations.*

2. Recommendations for state governments

- *Ensure state policies target food market interventions carefully to avoid damaging those parts of marketing systems that are benefiting the poor. Policies must be sensitive to the variation between market places and between commodities.*
- *Recognise both the formal and the informal sector interconnections which link food, credit, transport and labour markets when planning interventions.*
- *Give immediate attention to reducing the rent-seeking which permeates many interactions between businesses and state public sector institutions in the food and transport markets.*
- *Improve transport conditions (including security, frequency, reliability) and reduce transport costs (especially illegal charges by state officials) for market access from remoter rural food producing areas.*

3. Recommendations for local government

- *Give immediate attention to reducing the rent-seeking which permeates many interactions between businesses and local government in the food and transport markets. This will require greater punctuality in the payment of staff salaries and stronger sanctions against miscreant staff*
- *Reduce conflict with traders and their associations by providing market infrastructure and services from the taxes levied on trade. More transparency in use of market taxes could improve relations substantially.*
- *Consider the potential benefits, difficulties and processes of contracting out revenue collection and market management to private companies.*
- *Recognise the benefits of trader associations and use them as a way to encourage more trade and competition*
- *Encourage greater competition in markets by providing more selling space, but stop selling subsidised market stalls, since this does not tend to help the poor. These resources could be better targeted.*
- *Encourage the police to liaise with market vigilante groups more consistently. Formal liaison committees meeting at regular intervals may be appropriate, but should not be enforced.*
- *When designing and reorganising urban markets, ensure that the livelihoods of porters and other handlers are secured, since these activities are commonly livelihood niches for the very poorest.*

RECOMMENDATIONS FOR NGOs

- *Very few NGOs in Nigeria have, as yet, taken any initiatives towards supporting produce marketing. This is an area where there may be substantial room for NGO intervention, especially in terms of assistance to small producers and petty traders.*
- *NGO support would be particularly valuable in areas such as market information provision, where state interventions are often viewed with suspicion. They could:*
 - *Encourage linkages between those who need market information by hosting or supporting networking meetings and exchanges.*
 - *Help support access to telephones in more remote areas where there may not be a critical mass to make the service commercially viable*
 - *Investigate ways of developing a trusted supplier of information that is not public sector or donor led.*
- *NGOs could help to develop effective consumer associations which will give poor consumers more power (since consumer associations which link to trader associations through informal fora, rather than to municipal authorities, are likely to work more successfully).*
- *Provide local authorities with information on potential cartel type behaviour by carrying out price studies of particular markets and commodity chains with analysis of daily prices*
- *Work with local banks and credit unions to experiment towards a fast-track system for small loans for traders and farmers. Banks could be encouraged to collaborate in pilot schemes offering smaller than usual amounts of money at higher than normal bank interest rates with a short time-span on decisions.*
- *Work with national insurance companies to test whether insurance packages which will allow small scale produce traders and transport enterprise to participate can be developed.*
- *Offer market-based education to poor buyers and sellers who need knowledge and experience of what are standard measures and how to identify potentially adulterated produce.*

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LIST OF ACRONYMS

DFID UK Department for International Development
FGD Focus Group Discussion
FRSC Federal Road Safety Corps
IITA International Institute of Tropical Agriculture
LG Local Government
LGA Local Government Area
LPO Local Purchase Order
NAFDAC National Agency for Food and Drug Administration and Control
NURTW National Union of Road Transport Workers
NUTMA National Union of Traders and Marketing Association
OPC Odua People's Congress
SON Standards Organisation of Nigeria
VIO Vehicle Inspection Officers